

Sample Report**EQUIFAX Credit Profile Report**EQUIFAX
P O BOX 740241

8006851111

Date Reported: 4/25/2002

Personal Information

Name:	PAULA CCERASTOSTIGMA	Date of Birth:	4/2/1973
SSN:	574-46-2864	Phone:	
On File Since:	4/2/1992		
Address:	45231 MOESIA RD BOLIVIA NC		
Reported On:	1/1/1998		
Address:	701 MXKKT RKCOY XJ YK BOLIVIA NC 28422		
Reported On:	3/1/1997		
Address:	HUD 72G XZ 7 WINNABOW NC 28479		
Reported On:	10/1/1996		

Employment Information

Company Name:	PFDQGHUVRQ LQF	Occupation:	
Date Hired:		Separation Date:	
Income:			
Company Name:	EUXQVZLFN FRXQW	Occupation:	
Date Hired:		Separation Date:	
Income:			
Company Name:	XV DUPB	Occupation:	
Date Hired:		Separation Date:	
Income:			

Report Summary

Total # of Trades:	5	30 Days:	0	Accounts Balance:	
Current Trades:	1	60 Days:	0	Mnthly Payment:	\$0
Unrated Trades:	0	90+ Days:	0	Credit Limit:	\$38
Curr Neg Trades:	4	Inquiries:	8	High Credit:	
Hist Neg Trades:	4	Inq. last 6 mnths:	3	Total Real Est. Bal.:	\$337
No. of Accts Paid:		Public Records:	0	Total Rev. Bal.:	
Curr Past Due:	0	Collections:	0	Tot. Installment Bal.:	
Amount Past Due:	\$0	Oldest Trade:		Available %:	

Scorecards

Scorecard: EDAS
Score: 675
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 ACCOUNTS ALWAYS PAID AS AGREED
 NUMBER OF RETAIL FINANCE ACCOUNTS REPORTED - LAST 6 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>Account Number</u> <u>Acct. Type</u> <u>Status</u> <u>Narratives</u>	<u>Opened</u> <u>Reported</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Closed Ind</u>	<u>Pattern</u> <u>Terms</u> <u>Owner</u>	<u>30</u>	<u>60</u>	<u>90</u>
LECHMERE/404DV00011	1/1/1994 12/1/2001	- \$0 0	\$789 \$789 0	\$22 - -	- - Individual	-	-	-
Revolving or Option (open-end account) (9)Bad debt; placed for collection; skip CHARGED OFF ACCOUNT ACCOUNT INVOLVED IN CHAPTER 13 DEBT ADJ								
TOWNCFT CC/444ZR00216	11/1/1995 12/1/2001	- \$1,143 0	\$0 \$0 0	\$57 - -	- - Maker	0	2	9
Revolving or Option (open-end account) (9)Bad debt; placed for collection; skip PAID ACCOUNT / ZERO BALANCE CHARGE								
BB&T/422BB00537	4/1/1994 4/1/1997	- \$6,873 0	\$0 \$0 0	\$192 36 -	- - Individual	-	-	-
909090124550000 Installment (fixed number of payments) (1)Pays account as agreed								
SEARS/906DC00029	1/1/1994 6/1/1999	- \$0 0	\$789 \$789 0	\$22 - -	- *****/******55555 Individual	3	1	6
Revolving or Option (open-end account) (9)Bad debt; placed for collection; skip CHARGED OFF ACCOUNT CLOSED ACCOUNT								
PARRISH-CA/422AT00215	9/1/1993 10/1/1995	- \$337 0	\$0 \$0 0	\$38 - -	- - Individual	-	-	-
Revolving or Option (open-end account) (9)Bad debt; placed for collection; skip								

Inquiries

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>
1/1/2002	FRIEDMAN'S	456JA00950	
12/4/2001	ASSOC/CITI	458ON05282	
10/2/2001	HRS H CARE	458ON05076	
9/25/2001	MOBILECONS	594FZ10967	
9/25/2001	CONSECOFIN	613FP20245	
3/9/2001	FST CREDIT	146FF00056	
3/2/2001	BWKR ASSOC	815HA51879	
11/4/2000	SWISS CLNY	668DM04150	

Account Detail

<u>Number</u>	<u>Name</u>	<u>Phone</u>	<u>Address</u>
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
906DC00029	SEARS		P.O.BOX 660101 DALLAS, TX75266-0101
422AT00215	PARRISH-CAINE INC	9107992770	4207 OLEANDER DR WILMINGTON, NC28401
456JA00950	FRIEDMAN'S #5398	9107900085	3500 OLEANDER DR F-22 WILMINGTON, NC28403
458ON05282	ASSOC/CITIBANK SD		P.O. BOX 15687 WILMINGTON, DE19850
458ON05076	HRS/USA		1405 FOULK ROAD WILMINGTON, DE19803
613FP20245	CONSECO FINANCE CORP	6053557000	1400 TURBINE DRIVE RAPID CITY, SD57703
594FZ10967	MOBILE CONSULTANTS	8003626545	PO BOX 2060 22752 HARRISBURG-WESTVILLE RD. ALLIANCE, OH44601-2060
146FF00056	FIRST CREDIT CORP	3034999500	PO BOX 9300 5300 MANHATTAN CIRCLE BOULDER, CO80301-9300
815HA51879	BOWKER & ASSOCIATES	3368529330	7-A DUNDAS CIRLCE GREENSBORO, NC27407
668DM04150	SWISS COLONY, INC		1112 7TH AVE MONROE, WI53566-1364

Warning Messages

SAFESCAN Warning: Inquiry address has been associated with more than one name or Social Security number. Thorough verification suggested.

Former Name: QOSHKXRE N RGCY

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

EQUIFAX Credit Profile Report

EQUIFAX
P O BOX 740241

8006851111
Date Reported: 4/25/2002

Personal Information

Name:	PAULA CCERASTOSTIGMA	Date of Birth:
SSN:		Phone:
On File Since:	1/2/2002	
Address:	45231 MOESIA RD BOLIVIA NC	
Reported On:	1/1/2002	

Report Summary

Total # of Trades:	2	30 Days:	0	Accounts Balance:	
Current Trades:	0	60 Days:	0	Mnthly Payment:	\$0
Unrated Trades:	0	90+ Days:	0	Credit Limit:	\$0
Curr Neg Trades:	2	Inquiries:	0	High Credit:	
Hist Neg Trades:	2	Inq. last 6 mnths:	0	Total Real Est. Bal.:	\$0
No. of Accts Paid:		Public Records:	0	Total Rev. Bal.:	
Curr Past Due:	0	Collections:	0	Tot. Installment Bal.:	
Amount Past Due:	\$0	Oldest Trade:		Available %:	

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 ACCOUNTS ALWAYS PAID AS AGREED
NUMBER OF RETAIL FINANCE ACCOUNTS REPORTED - LAST 6 MONTHS

Scorecard: BEACON
Score: 593
Reasons: Account not paid as agreed, public record, or collection agency filing
Too few accounts currently paid as agreed
Time since delinquency is too recent or unknown
Amount past due on accounts

Trade Lines

<u>Firm Name/ID</u>	<u>Account Number</u>	<u>Acct. Type</u>	<u>Status</u>	<u>Narratives</u>	<u>Opened Reported</u>	<u>Credit Limit High Credit Chargeoff</u>	<u>Balance Past Due Orig. Amt.</u>	<u>MoPmnt MoRep Date Closed Closed Ind</u>	<u>Pattern Terms Owner</u>	<u>30</u>	<u>60</u>	<u>90</u>
	LECHMERE/404DV00011				1/1/1994	-	\$789	\$22		-	-	-
					1/1/2002	\$0	\$789	-	-	-	-	-
				Revolving or Option (open-end account) (9)Bad debt; placed for collection; skip CHARGED OFF ACCOUNT ACCOUNT INVOLVED IN CHAPTER 13 DEBT ADJ		0	0	-	Individual			
	TOWNCFT CC/444ZR00216				11/1/1995	-	\$0	\$57		-	-	-
					1/1/2002	\$1,143	\$0	-	-	-	-	-
				Revolving or Option (open-end account) (9)Bad debt; placed for collection; skip PAID ACCOUNT / ZERO BALANCE CHARGE		0	0	-	Maker			

Account Detail

<u>Number</u>	<u>Name</u>	<u>Phone</u>	<u>Address</u>
404DV00011	LECHMERE/MBGA		P.O. BOX 29116 CG5V SHAWNEE MISSION, KS66201
444ZR00216	TOWNECRAFT, INC	2014459700	ONE DE BOER DRIVE GLEN ROCK, NJ07452-3301

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