

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.

EXPERIAN Credit Profile Report
EXPERIAN
701 Experian Parkway P.O.Box 2002
Allen, TX 75013-0036
1-888-397-3742
Date Reported: 6/15/2006

Personal Information

Name:	JOE W DOE SR	Date of Birth:	1931
SSN:	***-**-0000	Phone:	
Address:	4915 ANYSTREET ROAD ANYCITY US 00000		
Reported On:	8/1/2004; Reported via A/R tape, but different from inquiry		
Last Updated Date:	3/1/2006 (13)	Last Subcode:	000000
Address:	4565 S ANYSTREET ROAD ANYCITY US 00000		
Reported On:	8/1/2005; Reported via A/R tape, but different from inquiry		
Last Updated Date:	8/1/2005 (0)	Last Subcode:	
Address:	116 ANYSTREET DR ANYCITY US 00000		
Reported On:	5/1/2000; Reported via A/R tape, but different from inquiry		
Last Updated Date:	12/1/2004 (0)	Last Subcode:	

Employment Information

Company Name: ANYCOMPANY	Date Hired:	Occupation:
	Date Reported: 4/1/1900	Income:
	Separation Date:	
Company Name: TEST COMPANY	Date Hired:	Occupation:
	Date Reported: 3/1/1900	Income:
	Separation Date:	

Report Summary

Total # of Trades:	16	30 Days:	5	Accounts Balance:	\$92,836
Current Trades:	11	60 Days:	3	Mnthly Payment:	\$1,276
Unrated Trades:	N/A	90+ Davs:	5	Credit Limit:	\$3,980

Curr Neg Trades:	3	Inquiries:	22	High Credit:	\$120,480
Hist Neg Trades:	2	Inq. last 6 mnths:	1	Total Real Est. Bal.:	\$58,146
No. of Accts Paid:	4	Public Records:	0	Total Rev. Bal.:	\$25,998
Curr Past Due:	2	Collections:	0	Tot. Installment Bal.:	\$8,692
Amount Past Due:	\$445	Oldest Trade:	10/1/1993	Available %:	20

Scorecards

Scorecard:	Experian/Fair Isaac Risk Model V2
Score:	451
Reasons:	(39) Serious delinquency (10) Proportion of balance to high credit on bank revolving or all revolving accounts (18) Number of accounts delinquent (13) Length of time (or unknown time) since account delinquent

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>		
ANYCOMPANY ASSN/0000000 000000000000 All (Education Loan)	8/1/2002 3/28/2006 Installment	- \$1,500 -	- - 1500	- 62 -	0	0	7
(05)Account transferred to another office. (31)Transferred to another lender or claim purchased		-	closed	Individual	Unknown		
ANYCOMPANY ASSN/0000000 000000000000 Bank (Check Credit Or Line Of Credit)	4/1/1999 4/23/2006 Revolving	\$3,010 \$3,237 -	\$3,237 - -	\$96 86 -	1	1	0
(78)Account delinquent 60 days past due date. (19)Credit line closed-consumer request-reported by subscriber		2/1/2006	closed	Individual	Revolving		
ANYCOMPANY ASSN/0000000 000000000000 Personal (Installment Sales Contract)	11/1/2004 2/22/2005 Installment	- \$1,069 -	- - 1069	- 4 -	0	0	0
(12)Account/paid satisfactorily.		-	closed	Individual	24		
ANYCOMPANY ASSN/0000000 000000000000 Personal (Secured By Household Goods)	3/1/2005 4/20/2005 Installment	- \$2,178 -	- - 2178	- 1 -	0	0	0
(13)Paid account/zero balance.		-	closed	Individual	24		
ANYCOMPANY ASSN/0000000 000000000000 All (Auto Loan)	10/1/1993 12/28/2002 Installment	- \$4,445 -	- - 10259	- 1 -	0	0	0
(13)Paid account/zero balance.		-	closed	Joint Account	65		

ANYCOMPANY ASSN/0000000 000000000000 Personal (Check Credit Or Line Of Credit)	10/1/2004 4/5/2006 Revolving	- \$6,224 -	\$6,123 \$380 -	\$132 8 -	1 1 1 321CCCC
(80)Account delinquent 90 days past due date.	12/1/2005	open	Joint Account	Revolving	
ANYCOMPANY ASSN/0000000 000000000000 Bank (Credit Card, Terms REV)	7/1/2003 4/13/2006 Revolving	- \$1,801 -	\$1,738 \$65 -	\$52 33 -	2 1 0 1CC21CCCCCCCC CCC00-CCCCC CC
(77)Account was delinquent 60 days past due date/now 30 days past due date.	3/8/2006	open	Joint Account	Revolving	
ANYCOMPANY ASSN/0000000 000000000000 Personal (Check Credit Or Line Of Credit)	3/1/2005 4/5/2006 Revolving	- \$12,396 -	\$12,373 - -	\$281 10 -	1 0 0 CCC1CCCC-C
(31)Current account/was 30 days past due date.	3/25/2006	open	Joint Account	Revolving	
ANYCOMPANY ASSN/0000000 000000000000 Personal (Check Credit Or Line Of Credit)	10/1/2004 6/11/2006 Revolving	- \$6,224 -	\$0 - -	- 19 -	0 0 0 NNNNNNNNNO-CC CCCCC
(11)This is an account in good standing.	6/4/2005	open	Joint Account	Revolving	
ANYCOMPANY ASSN/0000000 000000000000 Mortgage (Fha Real Estate Loan)	7/1/2004 4/28/2006 Installment	- \$58,950 -	\$58,146 - 58950	\$637 4 -	0 0 0 CCCC
(11)This is an account in good standing.	4/11/2006	open	Individual	360	
ANYCOMPANY ASSN/0000000 000000000000 All (Check Credit Or Line Of Credit)	3/1/2003 4/15/2006 Revolving	\$500 \$550 -	\$500 - -	\$20 37 -	0 0 0 CCCCCCCCCCCC CCCCCCCCCCCC CC
(11)This is an account in good standing.	-	open	Joint Account	Revolving	
ANYCOMPANY ASSN/0000000 000000000000 Complete (Revolving Charge Account)	11/1/2004 4/8/2006 Revolving	\$470 \$464 -	\$464 - -	\$13 17 -	0 0 0 CCCCCCCCCCCC 0CCC
(11)This is an account in good standing.	4/3/2006	open	Individual	Revolving	
ANYCOMPANY ASSN/0000000 000000000000 Complete (Revolving Charge Account)	6/1/2004 4/2/2006 Revolving	- \$394 -	\$792 - -	\$87 33 -	0 0 0 CCCCCCCCCCCC CCCCCCCC00 00
(11)This is an account in good standing.	3/27/2006	open	Joint Account	Revolving	
ANYCOMPANY ASSN/0000000 000000000000 All (Auto Loan)	1/1/2002 3/28/2006 Installment	- \$16,579 -	\$5,620 - 16579	\$356 51 -	0 0 0 CCCCCCCCCCCC -CCCCCCCCC CC
(11)This is an account in good standing.	3/7/2006	open	Individual	60	
ANYCOMPANY ASSN/0000000 000000000000 Complete (Revolving Charge Account)	6/1/2004 3/26/2006 Revolving	- \$560 -	\$771 - -	\$84 31 -	0 0 0 CCCCCCCCCCCC CCCCCCCC0000 00
(11)This is an account in good standing.	2/28/2006	open	Joint Account	Revolving	

ANYCOMPANY ASSN/0000000	10/1/2004	-	\$3,072	\$155	0	0	0
000000000000	11/28/2005	\$3,909	-	14	CCCCCCCCCCCC		
Personal (Unsecured Loan)	Installment	-	3909	-	C		
(11)This is an account in good standing.	10/3/2005	open	Joint Account	36			

Inquiries

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>	<u>Mkt. SubMkt.</u>	<u>KOB</u>
4/1/2006	ANYCOMPANY	000000000	Unknown amount		Personal Loan Companies
9/12/2005	ANYCOMPANY	000000000	Unknown amount		Credit Bureaus
8/19/2005	ANYCOMPANY	000000000	Unknown amount		Mortgage Reporters
8/16/2005	ANYCOMPANY	000000000	Unknown amount		All Banks ? Non-Specific
8/10/2005	ANYCOMPANY	000000000	Unknown amount		Bank Credit Cards
4/9/2005	ANYCOMPANY	000000000	Unknown amount		Retail, Not Elsewhere Classified
3/23/2005	ANYCOMPANY	000000000	Unknown amount		Personal Loan Companies
2/19/2005	ANYCOMPANY	000000000	Unknown amount		Bank Credit Cards
1/7/2005	ANYCOMPANY	000000000	Unknown amount		Sales Financing Company
1/6/2005	ANYCOMPANY	000000000	Unknown amount		Bank Credit Cards
12/14/2004	ANYCOMPANY	000000000	Unknown amount		All Banks ? Non-Specific
11/18/2004	ANYCOMPANY	000000000	Unknown amount		Mortgage Reporters
11/9/2004	ANYCOMPANY	000000000	Unknown amount		Personal Loan Companies
11/9/2004	ANYCOMPANY	000000000	Unknown amount		All Banks ? Non-Specific
11/9/2004	ANYCOMPANY	000000000	Unknown amount		Bank Credit Cards
11/4/2004	ANYCOMPANY	000000000	Unknown amount		Retail, Not Elsewhere Classified
10/27/2004	ANYCOMPANY	000000000	Unknown amount		Personal Loan Companies
10/25/2004	ANYCOMPANY	000000000	Unknown amount		All Banks ? Non-Specific
9/8/2004	ANYCOMPANY	000000000	Unknown amount		Bank Credit Cards
9/5/2004	ANYCOMPANY	000000000	Unknown amount		Bank Credit Cards
6/14/2004	ANYCOMPANY	000000000	Unknown amount		Bank Credit Cards
5/15/2004	ANYCOMPANY	000000000	Unknown amount		Bank Credit Cards

Account Detail

<u>Number</u>	<u>Name</u>	<u>Phone</u>	<u>Address</u>
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET

			ANYCITY, US 00000
0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	CITIMORTGAGE INC	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000

0000000	ANYCOMPANY	BYMAILONLY	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000
0000000	ANYCOMPANY	000000000	123 ANYSTREET ANYCITY, US 00000

Warning Messages

FACS+ Message: Sub-segment data only
FACS+ SOCIAL COUNTER: Social has been used 0 times since 3/1/2006
FACS+ SOCIAL ERROR: Indicates that no error conditions occurred
FACS+ ADDRESS COUNTER: Address has been used 0 times since 3/1/2006
FACS+ ADDRESS ERROR: Indicates that no error conditions occurred
FACS+ POSSIBLE YEARS ISSUED SSN: 1960-1962
Inquiry/onfile current address conflict
Reported via A/R tape, but different from inquiry
Reported via A/R tape, but different from inquiry
Reported via A/R tape, but different from inquiry

Warning Messages

FACS+ Message: Inquiry address message

FACS+ Message Text: CKPT: BUSINESS SERVICE ON FACS+ FILE/ANYCOMPANY/123 ANY AVE/ANYCITY US 00000/000.000.0000

FACS+ SOCIAL COUNTER: Social has been used 2 times since 1/1/2001

FACS+ SOCIAL ERROR: Indicates that no error conditions occurred

FACS+ ADDRESS COUNTER: Address has been used 6 times since 1/1/2001

FACS+ ADDRESS ERROR: Indicates that no error conditions occurred

FACS+ POSSIBLE YEARS ISSUED SSN: 1994-1996

Inquiry address idefined as non-residential

Onfile address idefined as non-residential

FACS+ Message: Onfile address message

FACS+ Message Text: CKPT: TRADE CONTRACTOR-SPECIAL TRADE ON FACS+ FILE/ANYCOMPANY/123 ANY AVE/ANYCITY US 00000/000.000.0000

FACS+ Message: Onfile address message

FACS+ Message Text: CKPT: AUTOMOBILE SERVICE ON FACS+ FILE/ANYCOMPANY/123 ANY AVE/ANYCITY US
00000/000.000.0000

Reported via A/R tape, but different from inquiry

Reported via Inquiry, but different from inquiry