

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+ Days:	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	8/1/2002	-	-	-	0	0	7
All (Education Loan)	Installment	-	1500	-	3CCCCCCCCCCC		
					CC		
(05)Account transferred to another office.	-		closed	Individual	Unknown		
(31)Transferred to another lender or claim purchased							
ANYCOMPANY ASSN/0000000 000000000000	4/1/1999	\$3,010	\$3,237	\$96	1	1	0
000000000000	4/23/2006	\$3,237	-	86	21CCCCCCCCCCC		
Bank (Check Credit Or Line Of Revolving Credit)	Revolving	-	-	-	CCCCCCCCCCCC		
					CC		
(78)Account delinquent 60 days past due date.	2/1/2006		closed	Individual	Revolving		
(19)Credit line closed-consumer request-reported by subscriber							
ANYCOMPANY ASSN/0000000 000000000000	11/1/2004	-	-	-	0	0	0
000000000000	2/22/2005	\$1,069	-	4	BCCC		
Personal (Installment Sales Contract)	Installment	-	1069	-			
(12)Account/paid satisfactorily.		-	closed	Individual	24		
ANYCOMPANY ASSN/0000000 000000000000	3/1/2005	-	-	-	0	0	0
000000000000	4/20/2005	\$2,178	-	1	B		
Personal (Secured By Household Goods)	Installment	-	2178	-			
(13)Paid account/zero balance.		-	closed	Individual	24		
ANYCOMPANY ASSN/0000000 000000000000	10/1/1993	-	-	-	0	0	0
000000000000	12/28/2002	\$4,445	-	1	B		

<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>Terms</u>		
<u>Status</u>		<u>Lst. Paymnt.</u>	<u>Closed Ind</u>	<u>Owner</u>			
All (Auto Loan)	Installment	-	10259	-			
(13)Paid account/zero balance.		-	closed	Joint Account	65		
ANYCOMPANY	10/1/2004	-	\$6,123	\$132	1	1	1
ASSN/0000000							
0000000000000	4/5/2006	\$6,224	\$380	8	321CCCCC		
Personal (Check Credit Or Line Revolving Of Credit)		-	-	-			
(80)Account delinquent 90 days past due date.		12/1/2005	open	Joint Account	Revolving		
ANYCOMPANY	7/1/2003	-	\$1,738	\$52	2	1	0
ASSN/0000000							
0000000000000	4/13/2006	\$1,801	\$65	33	1CC21CCCCCCCC		
Bank (Credit Card, Terms REV)	Revolving	-	-	-	CCC00-CCCCCC		
					CC		
(77)Account was delinquent 60 days past due date/nw 30 days past due date.		3/8/2006	open	Joint Account	Revolving		
ANYCOMPANY	3/1/2005	-	\$12,373	\$281	1	0	0
ASSN/0000000							
0000000000000	4/5/2006	\$12,396	-	10	CCC1CCCC-C		
Personal (Check Credit Or Line Revolving Of Credit)		-	-	-			
(31)Current account/was 30 days past due date.		3/25/2006	open	Joint Account	Revolving		
ANYCOMPANY	10/1/2004	-	\$0	-	0	0	0
ASSN/0000000							
0000000000000	6/11/2006	\$6,224	-	19	NNNNNNNNN0-CC		
Personal (Check Credit Or Line Revolving Of Credit)		-	-	-	CCCCCC		
(11)This is an account in good standing.		6/4/2005	open	Joint Account	Revolving		
ANYCOMPANY	7/1/2004	-	\$58,146	\$637	0	0	0
ASSN/0000000							
0000000000000	4/28/2006	\$58,950	-	4	CCCC		
Mortgage (Fha Real Estate Loan)	Installment	-	58950	-			
(11)This is an account in good standing.		4/11/2006	open	Individual	360		
ANYCOMPANY	3/1/2003	\$500	\$500	\$20	0	0	0
ASSN/0000000							
0000000000000	4/15/2006	\$550	-	37	CCCCCCCCCCCC		
All (Check Credit Or Line Of Credit)	Revolving	-	-	-	CCCCCCCCCCCC		
					CC		
(11)This is an account in good standing.		-	open	Joint Account	Revolving		
ANYCOMPANY	11/1/2004	\$470	\$464	\$13	0	0	0

<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>Terms</u>		
<u>Status</u>		<u>Lst. Paymnt.</u>	<u>Closed Ind</u>	<u>Owner</u>			
ASSN/0000000 000000000000	4/8/2006	\$464	-	17	CCCCCCCCCCCC		
Complete (Revolving Charge Account)	Revolving	-	-	-	0CCC		
(11)This is an account in good standing.	4/3/2006	open	Individual	Revolving			
ANYCOMPANY ASSN/0000000 000000000000	6/1/2004	-	\$792	\$87	0	0	0
Complete (Revolving Charge Account)	4/2/2006	\$394	-	33	CCCCCCCCCCCC		
Complete (Revolving Charge Account)	Revolving	-	-	-	CCCCCCCCC00		
(11)This is an account in good standing.	3/27/2006	open	Joint Account	Revolving	00		
ANYCOMPANY ASSN/0000000 000000000000	1/1/2002	-	\$5,620	\$356	0	0	0
Complete (Revolving Charge Account)	3/28/2006	\$16,579	-	51	CCCCCCCCCCCC		
All (Auto Loan)	Installment	-	16579	-	-CCCCCCCCCCC		
(11)This is an account in good standing.	3/7/2006	open	Individual	60	CC		
ANYCOMPANY ASSN/0000000 000000000000	6/1/2004	-	\$771	\$84	0	0	0
Complete (Revolving Charge Account)	3/26/2006	\$560	-	31	CCCCCCCCCCCC		
Complete (Revolving Charge Account)	Revolving	-	-	-	CCCCCCCC000		
(11)This is an account in good standing.	2/28/2006	open	Joint Account	Revolving	00		
ANYCOMPANY ASSN/0000000 000000000000	10/1/2004	-	\$3,072	\$155	0	0	0
Personal (Unsecured Loan)	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.</u>	<u>SubMkt.</u>	<u>KOB</u>
4/1/2006	ANYCOMPANY	00000000	Unknown amount			Personal Loan
9/12/2005	ANYCOMPANY	00000000	Unknown amount			Companies
8/19/2005	ANYCOMPANY	00000000	Unknown amount			Credit Bureaus
8/16/2005	ANYCOMPANY	00000000	Unknown amount			Mortgage
8/10/2005	ANYCOMPANY	00000000	Unknown amount			Reporters
4/9/2005	ANYCOMPANY	00000000	Unknown amount			All Banks ? Non - Specific
3/23/2005	ANYCOMPANY	00000000	Unknown amount			Bank Credit Cards
						Retail, Not Elsewhere Classified
						Personal Loan

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>	<u>Mkt.</u>	<u>SubMkt.</u>	<u>KOB</u>
2/19/2005	ANYCOMPANY	000000000	Unknown amount			Companies 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 Retail, Not
11/4/2004	ANYCOMPANY	000000000	Unknown amount			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

Number	Name	Phone	Address
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