



U.S. Credit Profile Report

11/28/2008 – 11:41:56 AM

Consumer, John 999999990; Consumer/ Jane 123456789; CA-10650 Holman Ave APT 212/90024; CA-1314 Sophia Lane/92708; DL-CA B1231234; E-Ajax; PH-8185551111R; A-56; Y-01011973; T-04048060; K-PH; PSUM; RM-Q; RM-NP; VERIFY-RM; JOINT;

Personal Information

Best Name	Other Name(s)	
Jonathan Quincy Consumer	*Jack Consumer; John Smith; Jonathan Smith Jones, Jr. *Does not match inquiry	
Best Social Security number	Other Social Security number(s)	Date of Birth
999-99-9990	*234-56-7891; *123-45-6789 *Does not match inquiry	01/10/1951
Best Address	Other Address(es)	
10655 N Birch Street Burbank, CA 91502-1234 Reported 04/2001 to 01/2008; 3 times; Last subscriber 2390446 by Update	1314 Sophia Lane, Apt 3 Santa Ana, CA 92708-5678 Reported 01/1999; 1 times; Last subscriber 1199999 by Update *Does not match inquiry	
		*2600 Bowser Street #312 Los Angeles, CA 90017-9876 Reported 09/1997 by Inquiry *Does not match inquiry
Best Employer	Other Employer	
AJAX Hardware 2035 Broadway, Suite 300 Los Angeles, CA 90019 Reported 06/2008 by Inquiry	Bell Automotive 111 Main Street Burbank, CA 91503 Reported 05/1997 to 11/2002 by Inquiry	

Messages

Date	Type	Statement
01/20/2006	ID Fraud Victim Alert	Fraudulent applications may be submitted in my name or my identity may have been used without my consent to fraudulently obtain goods or services. Do not extend credit without first contacting me personally and verifying all applicant information at Day (555) 555-5555 or Evening (555) 555-5555. This victim alert will be maintained for seven years beginning 01/20/2006.

Demographics

Telephone

Best Telephone	Other Telephone(s)	
(818) 555-1111 – Residential Reported by Update	(706) 432-9876 – Cellular Reported by Inquiry	(213) 876-1234 – Business Reported by Inquiry

Geo Code

State	County	Census Tract	Block Group	Metro Area
California	Los Angeles	456789	0	1234

Fraud Shield Summary

Indicator(s)	Inquiry Address	On-file Address
Input SSN recorded as deceased DOB: 01/10/1951; DOD: 03/30/2004 Input SSN issued 1965 – 1966 Telephone number inconsistent with address From 12/01/2005 Inquiry Count for SSN=8 From 12/01/2005 Inquiry Count for Address=15	Type: Phone Answering Service ABC Answer-All 10655 N Birth Street Burbank, CA 91502 (818) 555-1212	Type: Commercial Business J&J Investments 2600 Bowser Street #312 Los Angeles, CA 90017 (213) 111-2222

Profile Summary

		Disputed Accounts:	1	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
					16	8	7	56
Public Records:	3	Past Due Amount:	\$4,541	Total Inquiries:	4	Satisfactory Accts:	2	
Installment Bal:	\$7,936	Monthly Pay:	\$912*	Inquiries (last 6 mo):	3	Now Delinq/Derog:	2	
Real Estate Bal:	\$263,551	Real Estate Pay:	\$1,887	Total Tradelines:	6	Was Delinq/Derog:	2	
Revolving Bal:	\$1,297	Revolving Avail:	77%	Paid Accounts:	0	Oldest Tradeline:	06/01/1995	

*Not all trades are included in this calculation

Score Summary

Risk Model	Score	Code	Score Factor Description
VantageScore (Score range: 501 – 990)	702	ME RT MF TS	Average credit amount on open real estate accounts is too low Open revolving account balance/credit amount ratio is too high Amount paid down on open real estate accounts is too low Time since oldest account opened is too recent

Risk Model	Score	Code	Score Factor Description
Scorex PLUS v2 (Score range: 300 – 900)	761	39 82 47 72	Too many recently reported open revolving accounts with high ratio of balance to credit limits Too many recent bankcard inquiries Ratio of total balance to total credit line on recently reported open retail revolving accounts too high Average time revolving accounts have been open is too short

Public Records

Liens

*Southern California District Court / 3011111

Type / Status:	County tax lien / Released	Responsibility:	Individual
Filing Date:	06/21/2003	Certificate ID:	45078321
Status Date:	07/01/2004	Book Page:	B476 P2109

** Information disputed by consumer**

Civil Actions

*County Superior Court Santa Ana / 3019999

Type / Status:	Civil claim judgement	Responsibility:	Individual
Filing Date:	09/19/2003	Docket #:	7505853
Status Date:		Book Page:	B1234 P50987

Bankruptcies

*U.S. Bankruptcy Court / 3009999

Type / Status:	Chapter 13 Bankruptcy / Dismissed – Voluntarily	Responsibility:	Joint account – contractual
Filing Date:	06/12/2001	Liability:	\$129,803
Status Date:	01/11/2002	Assets:	\$85,500

Trades

Mortgage Accounts

Home Financial / 5935250 / FM – Mortgage companies

Open Date	Original Amount	High Balance			Status Date		Past Due			Last Paid Date			Scheduled Payment	Actual Payment	Balance Date		Current Balance	
07/01/2002	\$275,000				01/01/2006					01/01/2006			\$1,887		01/31/2006		\$263,551	
Account Condition:	Open												Account #:	24000098500012				
Payment Status:	Current												Responsibility:	Joint account – contractual				
Account Type:	Real estate, specific type unknown												Account Terms:	30 years – Balloon				
Payment History:		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter:	30	60	90+	Derog
(Up to 25 months)	2006	C												(Past 7 years)	0	0	0	0
	2005	C	C	C	C	C	C	C	C	-	C	C	-	Worst Delinquency:				
	2004	C	C	C	C	C	C	C	C	C	C	C	C	Worst Delinq Date:				
														Months Reviewed:	38			

Mortgage Identification Number: 123456789012345678; Balloon payment information: 07/2012 – \$75,000

Installment Accounts

*Credit and Collection / 3980999 / YC – Other collection agencies

Open Date	Original Amount	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance									
10/01/2003	\$1,590		11/01/2003	\$1,590				02/25/2006	\$1,590									
Account Condition:	Collection account					Account #:	98E543182136											
Payment Status:						Responsibility:	Individual											
Account Type:	Collection department / agency / attorney					Account Terms:	Zero											
Payment History:		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter:	30	60	90+	Derog
(Up to 25 months)	2006	G	G											(Past 7 years)	0	0	0	28
	2005	G	G	G	-	G	G	G	G	G	-	G	G	Worst Delinquency:	Collections			
	2004		-	-	G	-	G	G	G	G	G	G	G	Worst Delinq Date:	11/01/2003			
														Months Reviewed:	28			

Original creditor: Medical Payment Data

Account information disputed by consumer**

** Debt being paid through insurance **

Hemlocks / 2313849 / DV – Variety Stores

Open Date	Original Amount	High Balance			Status Date		Past Due			Last Paid Date			Scheduled Payment	Actual Payment	Balance Date		Current Balance	
02/01/2005	\$2,000				02/01/2005								\$85		06/10/2006		\$2,000	
Account Condition:	Open												Account #:	828510311126				
Payment Status:	Current												Responsibility:	Authorized user				
Account Type:	Installment sales contract												Account Terms:	24 months				
Payment History: (Up to 25 months)		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2006	N	N	N	N	N	N								0	0	0	0
	2005		N	N	N	N	N	N	N	N	N	N	N	Worst Delinquency: Worst Delinq Date: Months Reviewed:	17			

Deferred payment start date: 03/01/2007

*Mountain Bank / 1119999 / BI – Bank – installment loans

Open Date	Original Amount	High Balance			Status Date		Past Due		Last Paid Date			Scheduled Payment		Actual Payment		Balance Date		Current Balance	
10/01/2002	\$43,337				04/01/2006		\$1,654		02/01/2006			\$827				04/06/2006		\$4,346	
Account Condition:		Open												Account #:		3562A019732534			
Payment Status:		60 days past due 4 or more times												Responsibility:		Individual			
Account Type:		Secured loan												Account Terms:		60 months			
Payment History: (Up to 25 months)			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
		2006	1	-	1	2										13	5	0	0
		2005	1	1	1	2	C	C	1	1	1	C	1	C	Worst Delinquency:	60 days past due date			
		2004											1	1	Worst Delinq Date:	11/01/2003			
															Months Reviewed:	42			

Revolving Accounts

*Bay Company / 2390446 / DC – Complete Department stores

Open Date	Credit Limit	Charge-off Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance									
06/01/1995	\$1,730	\$2,437	07/01/2000		10/01/1999			07/07/2000	\$0									
Account Condition:	Chapter 7 Bankruptcy – Petitioned					Account #:	525556601											
Payment Status:	Charge off – reported as a loss					Responsibility:	Individual											
Account Type:	Revolving charge account					Account Terms:	Revolving											
Payment History:		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter:	30	60	90+	Derog
(Up to 25 months)	2000	4	5	6	6	L	L	9						(Past 7 years)	2	2	3	2
	1999							C	1	2	1	2	3	Worst Delinquency:				
														Worst Delinq Date:				
														Months Reviewed:	62			

** Account closed at consumer's request **

CAP ONE / 1270246 / BC – Bank Credit Cards

Open Date	Credit Limit	High Balance	Charge-off Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance								
10/16/2003	UNK	\$1,297	\$812	03/01/2005	\$1,297	02/27/2004			02/24/2008	\$1,297								
Account Condition:	Unpaid balance reported as a loss										Account #:	5291152032598340						
Payment Status:	180 days past due										Responsibility:	Individual						
Account Type:	Credit Card										Account Terms:	Revolving						
Payment History:		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter:	30	60	90+	Derog
(Up to 25 months)	2008	L	L											(Past 7 years)	1	1	4	26
	2007	L	L	L	-	-	-	L	L	L	L	L	L	Worst Delinquency:	Charge Off			
	2006		L	L	L	L	L	L	L	L	L	L	L	Worst Delinq Date:	01/01/2006			
														Months Reviewed:	53			

ACCOUNT CLOSED AT GRANTOR'S REQUEST

Inquiries

Date	Subscriber	Amount	Type	Terms
01/05/2006	Hemlocks / 2313849 / Complete Department Stores			Single Payment Loan
12/03/2005	Bay Company / 2390446 / Complete Department Stores	\$1,500	Charge Card	Revolving
10/21/2004	Hillside Bank / 2240679 / Bank Credit Cards	\$825		
01/01/2003	Gervais Equipement Inc / 2240679 / Auto Reseller	\$25,000	Auto Loan	60 Months

END -- Experian

Direct Check

Subscriber	Subcode	Telephone	Address	City	State	Zip
ATT Wireless	2945048	By Mail Only	7900 Xerxes Ave S St	Bloomington	MN	39289-0327
BLOOM/FDSB	1349030	(800) 950-0339	9111 Duke Drive	Mason	OH	45040
DISCOVER FIN SVCS	3276502	By Mail Only	P.O. Box 15316	Wilmington	DE	19850
HSBC/HBSB NA	1230305	By Mail Only	251 Main St	Buffalo	NY	14203
NATIONAL CITY BAN	9102854	(612) 340-3000	P.O. Box 1919	Minneapolis	MN	55480
PROVIDIAN BANCORP	3273611	By Mail Only	P.O. Box 9180	Pleasanton	CA	94566
PRVDIAN BC	3267400	By Mail Only	P.O. Box 9180	Pleasanton	CA	94566
U S BANK	2127760	By Mail Only	112 W 7th St	Augusta	KS	67010
WELLS FARGO BANK	3120008	(800) 231-9244	100 W Washington Ave	Phoenix	AZ	85003

END -- Experian Direct Check

Consumer Assistance

Experian
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