

Exact Match between SSN on input and SSN on file.

## SAMPLE CREDIT REPORT

Personal Information Since 12/1/94 FAD 2/19/10 (1)		
		Reported
<b>Name</b>	ICE, ROBERT R	
<b>SSN</b>	301-42-3221	
<b>Address</b>	111, W, 8TH, ST, FANTASY ISLAND, IL, 60750	3/1/08
<b>Phone</b>	656-5656 Personal	

Employment (2)			
		Date Hired	Date Separated
<b>Employer</b>	AUTO SALES		Reported 3/1/09
<b>Employer</b>	HOUSEHOLD	2/1/04	Reported 2/1/06

ID Mismatch Alert (Trans Alert) (3)
Previous Address – House Number Mismatch: Mismatch – Input does not match file.

Public Records (4)					
Reported/ Amount	ECO/ Subscriber	Assets	Type/ Plaintiff/Attorney	Docket/ Paid	Court/ City, State
08/07	I Z 05027019		Chapter 7 Bankruptcy Discharged	12345	
09/10 5000	I Z 05074137		Federal tax lien	456789	
11/00 800	I Z 05074137		Civil Judgment Pltff: Smith Apartments	202122	

Collection Accounts (5)							
Firm/ID Code	Paid/ECO	Clsd	VRFD	\$PLCD/BAL	Acc#	Creditor Name	Remarks
ABC Group	I	07/06	01/10	898	6542	Albien	Placed for Collection
Collection Agency	I	04/07	12/10	107	352	Medical	Paid Collection
Philbert Collection	I	10/09	5/10	1588	3344	Wilbert Rentals	Placed for Collection
ABC Recovery	I	05/06	03/08	157	3689	Sally's Grocery	Placed for Collection

Revolving Accounts (6)											
				Current Status			Hist Status				
Acc Name/Address	Rptd/ ECOA	Opened/ Clsd/PD	High/ Limit	Pmt/ Term	Bal	Past Due	Mths	30	60	90	Rating
DISCOVER FIN 21 <b>Subscriber:</b> B 09616003	02/10 I	05/98	13K 13K		9000		11				R1 (7)
CITI 772 <b>Subscriber:</b> B 01679002	02/09 I	08/94	5000 5000		4000		25				R1
WARDS MWCC 128776 <b>Subscriber:</b> D 0156N121	02/08 I	05/01	0		0		20				R1
							111111111111				11111XXX (8)
<b>Revolving Totals</b>					<b>\$0</b>	<b>\$13,000</b>					

Overdraft/Reserve Accounts											
				Current Status			Hist Status				
Acc Name/Address	Rptd/ ECOA	Opened/ Clsd/PD	High/ Limit	Pmt/ Term	Bal	Past Due	Mths	30	60	90	Rating
TRADE 21 1234567 <b>Subscriber:</b> B 01JPA021 <b>Collateral:</b> CREDIT LINE 101 S TRYON	02/09 I	10/97	0 2000		100						O1
<b>Overdraft/Reserve Totals</b>					<b>\$0</b>	<b>\$100</b>					

Installment Accounts (9)											
				Current Status			Hist Status				
Acc Name/Address	Rptd/ ECOA	Opened/ Clsd/PD	High/ Limit	Pmt/ Term	Bal	Past Due	Mths	30	60	90	Rating
REPUBLIC BANK 2187776 <b>Subscriber:</b> B 07220001 Loan Type: Automobile	02/02V I	08/99	5000 5000	129	3000		05	02	00	00	I1
SIMMONS FNB 271776 <b>Subscriber:</b> B 01067003  Loan Type: Student Loan	02/10V I	08/05 10/10	1539 1100	84	1539	316	33	01	01	02	I5
							54321111111111				
<b>Installment Totals</b>				<b>\$213</b>	<b>\$4539</b>						

Mortgage Accounts											
Acc Name/Address	Rptd/ ECOA	Opened/ Clsd/PD	High/ Limit	Current Status			Hist Status				Rating
				Pmt/ Term	Bal	Past Due	Mths	30	60	90	
CAB BANK & TRUST Loan Type: Conventional Remarks: Foreclosure Initiated	02/07 (10) C	07/01	109K	809	101K	4045	30	3	6	15	M9
<b>Mortgage Totals</b>				\$809	\$101 K						

Inquiries (11)					
Date	Name/Address	Code	MKT	Type Inq/Loan	Amount
02/19/10	HART SFTWRE	ZTR00001010	CHI	I	
12/20/09	HOUSEHOLD 841 SEAHAWK CI VIRGINIA BEACH, VA 23452	YCI01992043	NTL	I	

#### REFERENCE GUIDE TO CREDIT REPORT FIELDS

- (1) Lists the date the person first established credit and the date the credit report was obtained.
- (2) Employment information lists the date employment was verified. It does not, however, mean that the person is currently employed. Always verify employment through another source.
- (3) ID Mismatch appears if the address entered is not the one on record with the credit bureau.
- (4) Records, including evictions, bankruptcy and judgments are listed only if the name matches the address and have been used to establish credit. Information is maintained on a consumer's file compliant with the FCRA. Information obtained from county, state and federal courts.
- (5) Collection Accounts identifies consumer accounts that have been transferred to a debt collector.
- (6) Revolving Accounts include credit card debt that fluctuates in payment based on the amount owed.
- (7) Ratings are from 1 to 9. A rating of 1 is the best a person can obtain. The worst rating is a 9. The letter designates if it is a revolving account (R), installment (I) or mortgage (M). The letters UR stand for unrated.

(8) History Status. If payments are paid late, the information is recorded as 30, 60 or 90 days late.

Examples:

111111111111 payments are either not due or have been made on time and as agreed.

321111111111 The account is currently three months past due.

XXXX1111111111 The X simply means that the creditor did not report information during the past 4 months. The letter X is not derogatory. It is there only as a measure of time. The most current payment is listed first, then each previous month for a term of up to 4 years.

(9) Installment debt represents reoccurring debt such as car payments and student loans. Take note that student loans not in repayment may carry a positive credit rating since it is not due.

(10) ECOA designation:

- A: Authorized user of shared account
- C: Joint contractual liability
- I: Individual account for sole use of consumer
- M: Account for which subject is liable, but co-signer has liability if the maker defaults
- P: Participant in shared account which cannot be distinguished as C or A
- S: Account for which subject is co-signer and becomes liable if maker defaults
- T: Relationship with account terminated
- U: Undesignated
- X: Deceased

(11) Inquires displays which companies/landlords have viewed the consumer's credit file over the last two years. The information includes the date the inquiry occurred and their name.