

TRANS UNION Credit Profile Report

TRANS UNION
 2 BALDWIN PLACE, P. O. BOX 1000
 CHESTER, PA. 19022
 800-888-4213
 Date Reported: 6/12/2015

Personal Information

Name:		Date of Birth:	3/13/1957
SSN:		Phone:	
On File Since:	12/1/1991		
Address:			
Reported On:	7/10/2014		
Address:			
Reported On:	1/31/2014		
Address:			
Reported On:			
Name:		Date of Birth:	
On File Since:	12/1/1991		

Employment Information

Company Name:		Date Hired:		Occupation:	
		Date Reported:		Income:	
		Separation Date:			

Report Summary

Total # of Trades:	11	30 Days:	0	Accounts Balance:	\$3,168
Current Trades:	6	60 Days:	0	Mnthly Payment:	\$147
Unrated Trades:	1	90+ Days:	4	Credit Limit:	\$400
Curr Neg Trades:	4	Inquiries:	3	High Credit:	\$5,471
Hist Neg Trades:	0	Inq. last 6 mnths:	1	Total Real Est. Bal.:	N/A
No. of Accts Paid:	4	Public Records:	0	Total Rev. Bal.:	\$0
Curr Past Due:	1	Collections:	1	Tot. Installment Bal.:	\$2,996
Amount Past Due:	\$80	Oldest Trade:	9/1/1991	Available %:	100

Scorecards

Scorecard:	FICO Risk Score, Classic 04
Score:	619
Reasons:	(038) Serious delinquency, and public record or collection filed (015) Lack of recent bank revolving information (013) Time since delinquency is too recent or unknown (018) Number of accounts with delinquency No alert information is found in the file and/or inquiries do not impact the credit score
For information regarding this report's compliance with new Risk Based Pricing, please click this link . Click this link for signature page version .	

Collections

<u>Member Number</u> <u>Creditor</u> <u>Status</u> <u>Narratives</u>	<u>Industry Code</u> <u>Account Number</u>	<u>Date Reported</u> <u>Date Verified</u> <u>Date Closed</u>	<u>Amount</u> <u>Balance</u>
(9B)Collection account Placed for collection	Collection services 400789066	8/19/2014 10/21/2014 -	\$343 \$343

Trade Lines

<u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u>	<u>Opened</u> <u>Reported</u> <u>Acct. Type</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u> <u>Lst. Paymnt.</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u> <u>Closed Ind</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Owner</u>	<u>30</u> <u>Pattern</u> <u>Terms</u>	<u>60</u>	<u>90</u>
Finance, / Charge Account (09)Charged off as bad debt Purchased by another lender	10/30/2011 4/27/2015 Revolving	\$1,000 \$515 -	\$0 \$0 -	- - 11/20/2014	- -	-	-
		7/10/2014	closed chargoff	Individual account	-		
Clothing / Charge Account (09)Charged off as bad debt Purchased by another lender	2/24/2013 2/24/2015 Revolving	\$550 \$343 -	\$0 \$0 -	- - 7/19/2014	- -	-	-
		12/3/2013	closed chargoff	Individual account	-		
Department, / Charge Account (09)Charged off as bad debt PRL	3/1/2010 9/14/2014 Revolving	- \$194 -	\$172 \$80 -	- - 6/15/2014	- -	-	-
		12/3/2013	closed chargoff	Individual account	-		
Finance, / Automobile (09)Charged off as bad debt Purchased by another lender	12/17/2008 9/30/2009 Installment	- \$15,602 -	\$0 \$0 -	\$355 - 9/30/2009	- -	-	-
		9/28/2012	closed chargoff	Joint account	72 Months		
Banks / Automobile (01)Paid or paying as agreed	1/20/2014 5/31/2015 Installment	- \$5,000 -	\$2,996 \$0 -	\$147 16 -	0 11111111111111111111 111	0	0
		5/10/2015		Joint account	36 Months		
Home / Charge Account (01)Paid or paying as agreed	8/6/2011 5/21/2015 Revolving	\$400 \$471 -	\$0 \$0 -	- 19 -	0 11111111111111111111 1111111	0	0
		5/5/2015		Individual account	-		

Banks / FHA Real Estate Mortgage	9/1/1991	-	\$0	\$644	0	0	0
	4/29/2014	\$43,180	\$0	48	1111111111111111		
	Mortgage	-	-	4/29/2014	1111111111111111		
(01)Paid or paying as agreed					1111111111111111111111		
Closed							360 Months
Department, / Charge Account	8/6/2011	\$400	\$0	-	0	0	0
	9/9/2013	\$384	\$0	25	1111111111111111		
	Revolving	-	-	9/9/2013	1111111111111111		
(01)Paid or paying as agreed					11		
Purchased by another lender							-
	9/3/2013						closed normally Individual account
Finance / Automobile	7/10/2009	-	\$0	\$458	0	0	0
(01)Paid or paying as agreed	6/18/2010	\$23,793	\$0	11	1111111111111111		
Closed							66 Months
	6/18/2010	-	-	6/18/2010			closed normally Joint account
Finance, / Automobile	5/9/2008	-	\$0	\$358	0	0	0
(01)Paid or paying as agreed	1/16/2009	\$14,050	\$0	8	1111111111		
Closed							60 Months
	1/15/2009	-	-	1/16/2009			closed normally Joint account
Finance / Automobile	6/18/2010	-	-	\$372	-	-	-
(UR)Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)	5/31/2015	\$21,837	-	-	-	-	
	5/7/2013	-	-	1/31/2013			closed normally Joint account
							72 Months

Inquiries

Inquiries

Date	Subscriber Name	Subscriber #	Amount	Mkt.	SubMkt.	KOB	Phone #
6/12/2015				15	DF	Miscellaneous and public record	
12/2/2013				17	NY	Credit card and travel/entertainment companies	
11/3/2013				17	NY	Credit card and travel/entertainment companies	

Warning Messages

FICO Risk Score, Classic 04 - 4-Default product delivered /
Credit data not suppressed
Score Derogatory Alert Flag: No alert information is found in the file and/or inquiries do not impact the credit score

The RRD does not guarantee the accuracy or truthfulness of the information contained in these reports, but only that it is accurately copied from various public records and credit reporting agencies. Information gathered, conveyed and transmitted may be inaccurately associated with the subject of this report including but not limited to; evidence of criminal activity; credit worthiness; or identity; as it may have been produced as result of identity theft, or inaccuracies of the various public records and/or credit reporting agencies. Please verify all information with the applicant.

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EQUIFAX Credit Profile Report

EQUIFAX
PO Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
Date Reported: 6/6/2015

Personal Information

Name:	Date of Birth:
SSN:	Phone:
On File Since: 12/28/2007	
Address:	
Reported On: 11/1/2014	
Address:	
Reported On: 11/1/2011	
Address:	
Reported On: 4/1/2013	

Report Summary

Total # of Trades: 2	30 Days: 0	Accounts Balance: \$896
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: \$0
Hist Neg Trades: 2	Inq. last 6 mnths: 0	Total Real Est. Bal.: \$0
No. of Accts Paid: 0	Public Records: 0	Total Rev. Bal.: \$0
Curr Past Due: 2	Collections: 1	Tot. Installment Bal.: \$0
Amount Past Due: \$896	Oldest Trade: 2/1/2010	Available %: 0

Collections

<u>Member Number</u>	<u>Industry Code</u>	<u>Date Reported</u>	<u>Amount</u>
<u>Creditor</u>	<u>Account Number</u>	<u>Date Verified</u>	<u>Balance</u>
<u>Status</u>		<u>Date Closed</u>	
<u>Narratives</u>			
	67601898	11/1/2014	\$177
		1/1/2011	\$177
Unpaid Subject has not satisfied debt.			

Trade Lines

<u>Firm Name/ID</u>	<u>Opened Reported</u>	<u>Credit Limit</u>	<u>Balance</u>	<u>MoPrnt</u>	<u>30</u>	<u>60</u>	<u>90</u>
<u>Account Number</u>	<u>Acct. Type</u>	<u>High Credit</u>	<u>Past Due</u>	<u>MoRep</u>	<u>Pattern</u>		
<u>KOB</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>Phone #</u>							
	8/1/2011	\$337	\$337	-	-	-	-
	4/1/2012	\$337	\$337	-	-	-	-
	Open Account						
	(30, 60, or 90	0	0				
	day account)						
(5)At least 120 days or more than four payments past due		9/1/2009		Individual			
COLLECTION ACCOUNT							
	2/1/2010	\$559	\$559	-	-	-	-
	2/1/2011	\$559	\$559	-	-	-	-
	Open Account						
	(30, 60, or 90	0	0				
	day account)						
(9)Bad debt; placed for collection; skip		2/1/2010		Individual			
CHARGED OFF ACCOUNT							
AMOUNT IN HIGH CREDIT IS ORIGINAL CHARGE-OFF AMOUNT							

Warning Messages

1
(FACT ACT) Address Discrepancy Indicator: No substantial difference occurred
MDB Subject's SSN is
MDB Subject's SSN is verified
INOR Subject's SSN is year issued: 1973;state: TX.

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Rapsheets Criminal Database Search

Request Information

Control #: 0	Customer Ref. Acct.:
Customer Transaction ID:	Search Date: 01/12/2015
Services:	
- Criminal Search	
Name:	
DOB:	
SSN:	

Criminal Search Results

Search Result Count: 0
NO HIT

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US Sex Offender Report

No Records Found

Name:
State: Multistate

DOB:
County Code:

Jurisdictions Checked: AK Sex Offender,AL Sex Offender,AR Sex Offender,AZ Sex Offender,CT Sex Offender,DC Sex Offender,DE Sex Offender,FL Sex Offender,FL Sex Offender,GA Sex Offender,IA Sex Offender,ID Sex Offender,IL Sex Offender,KS Sex Offender,KY Sex Offender,LA Sex Offender,MD Sex Offender,ME Sex Offender,MI Sex Offender,MN Sex Offender,MO Sex Offender,MS Sex Offender,MT Sex Offender,ND Sex Offender AOC,NE Sex Offender,NH Sex Offender,NJ Sex Offender,NM Sex Offender,NY Sex Offender,OH-Sex Offender,OK Sex Offender,PA Sex Offender,SC Sex Offender,TN Sex Offender,TX Sex Offender,UT Sex Offender,VA Sex Offender,WA Sex Offender,WV Sex Offender,WY Sex Offender,CA Sex Offender,HI Sex Offender,VT Sex Offender,MA Sex Offender,NC Sex Offender AOC,NV Sex Offender,WI Sex Offender,ND Sex Offender,SD Sex Offender,RI Sex Offender,OR Sex Offender,NC Sex Offender,OR Multnomah County SOR,IN Sex Offender Sheriff,GU Sex Offender,PR Sex Offender,OR Web Sex Offender Registry,York SC Sex Offender,AR Sex Offender,SD Aberdeen Sex Offender,SD Sioux Falls Sex Offender,CT Out of State Sex Offender,MO Cape Girard Sex Offender,MO Cole Sex Offender,MO Barton Sex Offender,MO Jefferson Sex Offender,MO Newton Sex Offender,MO Laclede Sex Offender,MO St. Louis Sex Offender,CO Sex Offender,ALASKA SOR,ALABAMA SOR,ARIZONA SOR,CONNECTICUT SOR,DISTRICT OF COLUMBIA,DELAWARE SOR,FLORIDA SOR,Georgia SOR,IOWA SOR,IDAHO SOR,ILLINOIS SOR,IL MVO VIOLENT OFNDS,KENTUCKY SOR,LOUISIANA SOR,MARYLAND SOR,MAINE SOR,MICHIGAN SOR,Minnesota SOR,Missouri SOR,MISSISSIPPI SOR,MONTANA SOR,NEBRASKA SOR,NEW HAMPSHIRE SOR,NEW JERSEY SOR,NEW MEXICO SOR,New York SOR,OHIO SOR,OKLAHOMA SOR,PENNSYLVANIA SOR,SOUTH CAROLINA SOR,TENNESSEE SOR,TEXAS SOR,UTAH SOR, Virginia SOR,Washington SOR,WEST VIRGINIA SOR,Wyoming SOR,CALIFORNIA SOR,Hawaii SOR,VERMONT SOR,MASSACHUSETTS SOR,NORTH CAROLINA SOR,NEVADA SOR,Wisconsin SOR,NORTH DAKOTA WEB SOR, South Dakota SOR,RHODE ISLAND SOR,OREGON SOR,COLORADO SOR,INDIANA SOR,Guam SOR,Puerto Rico SOR,US Virgin Islands SOR,Northern Mariana Islands SOR

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Evictions, Suits, Liens and Judgments Report

No Hit

Search Information

Name:

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Bankruptcy Report

Search Information

Name:
SSN:

Found 0 cases.

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Search Information

SSN:

Results

Request ID: {A34FD386-F93B-4976-ACA6-D7518C3F1D89}

Found 1 records.

Area #:	228	Group #:	39
Begin Issue Date:		End Issue Date:	
CIn Begin Issue Date:		CIn End Issue Date:	
Begin Range:	1	End Range:	
State:	VA	Code Digit:	2 - Issued, Beginning and Ending Date Provided

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RESULTS

NO HIT

Search Information

Search Identifier:

Search: infractions

Name:

Search Address:

Filing State:

SSN:

Request ID: {1605E00D-9D3C-4E3B-8A9B-EBAC89A5A096}

Found 0 records.

Lists Searched:

Australian Department of Foreign Affairs and Trade (DFAT)
Bank of England Consolidated List of Financial Sanctions
Bureau of Industry and Security
OSFI Terrorism Financing
DTC Debarred parties
European Union Consolidated List
FBI Hijack Suspects
FBI Most Wanted
FBI Most Wanted Terrorists
FBI Seeking Information
FBI Top Ten Most Wanted
HKMA
Interpol Most Wanted
MAS
Non-cooperative Countries and Territories
Non-proliferation
OFAC Sanctions Programs and Countries
OFAC's Specially Designated Nationals & Blocked Persons
Politically Exposed Persons
Primary Money Laundering Concern (PMLC)
Terrorist Exclusion List
Unauthorized Banks
United Nations Consolidated List
World Bank Debarred Parties

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