

**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**

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

**Employment Information**

<b>Company Name:</b>		<b>Date Hired:</b>		<b>Occupation:</b>	
		<b>Date Reported:</b>		<b>Income:</b>	
		<b>Separation Date:</b>			

**Report Summary**

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

**Scorecards**

<b>Scorecard:</b>	FICO Risk Score, Classic 04
<b>Score:</b>	619
<b>Reasons:</b>	(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 <a href="#">click this link</a> . <a href="#">Click this link for signature page version</a> .	

**Collections**

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

**Trade Lines**

Firm Name/ID Account Number KOB/Trade Type Status Phone #	Opened Reported Acct. Type	Credit Limit High Credit Chargeoff Lst. Paymnt.	Balance Past Due Orig. Amt. Closed Ind	MoPmnt MoRep Date Closed Owner	30 Pattern	60	90
					Terms		
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 -	-	-	-
(09)Charged off as bad debt Purchased by another lender		7/10/2014	closed chargeoff	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 -	-	-	-
(09)Charged off as bad debt Purchased by another lender		12/3/2013	closed chargeoff	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 -	-	-	-
(09)Charged off as bad debt PRL		12/3/2013	closed chargeoff	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	-	-	-
(09)Charged off as bad debt Purchased by another lender		9/28/2012	closed chargeoff	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 111111111111111111 111	0	0
(01)Paid or paying as agreed		5/10/2015		Joint account	36 Months		
Home / Charge Account (01)Paid or paying as agreed	8/8/2011 5/21/2015 Revolving	\$400 \$471 -	\$0 \$0 -	- 19 -	0 111111111111111111 111111	0	0
(01)Paid or paying as agreed		5/5/2015		Individual account	-		

Banks / FHA Real Estate Mortgage	9/1/1991	-	\$0	\$644	0	0	0	
(01)Paid or paying as agreed	4/29/2014	\$43,180	\$0	48	1111111111111111			
Closed	Mortgage	-	-	4/29/2014	1111111111111111			
								1111111111111111111111
	3/7/2014		closed normally	Joint account	360	Months		
Department, / Charge Account	8/6/2011	\$400	\$0	-	0	0	0	
(01)Paid or paying as agreed	9/9/2013	\$384	\$0	25	1111111111111111			
Purchased by another lender	Revolving	-	-	9/9/2013	1111111111111111			
								11
	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	Installment	-	-	6/18/2010	1111111111111111			
	6/18/2010		closed normally	Joint account	66	Months		
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	Installment	-	-	1/16/2009	1111111111			
	1/15/2009		closed normally	Joint account	60	Months		
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	-					
	Installment	-	-	1/31/2013	1111111111			
	5/7/2013		closed normally	Joint account	72	Months		

### Inquiries

### Inquiries

Date	Subscriber Name	Subscriber #	Amount	Mkt.	SubMkt.	KOB	Phone #
8/12/2015				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.

The "OK" at the top left of this report indicates that the report was run successfully - NOT that it passed or failed. Please review the report to determine what meets your standards for approval.

Search Information

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SSN:

Results

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Request ID: {A34FD386-F93B-4976-ACA6-D7518C3F1D89}  
Found 1 records.

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

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**Bankruptcy Report**

**Search Information**

Name: SSN:
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Found 0 cases.

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## Rapsheets Criminal Database Search

### Request Information

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

### Criminal Search Results

Search Result Count: 0
NO HIT

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**Evictions, Suits, Liens and Judgments Report**

No Hit  
Search Information

Name:

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**Applicant Information****Overview**

Reported Matches 8

AKA:

Deceased: No

Scorecard	Score
<b>ID Verify</b>	This scorecard ranges from 400 to 800 with 400 being the lowest possible score.
<b>Factors</b>	
The input phone was missing or incomplete	
The input phone number is not found in the public record	
Moderate to full verification, some critical ID elements verified	702

**People Search History**

<b>1</b>	No Phone Number	<b>Orig:</b>	<b>Filed:</b>
		Mail Drop	
		GEO	
ROUTE	CENSUS		

<b>2</b>	No Phone Number	<b>Orig:</b>	<b>Filed:</b>
		Mail Drop	
		GEO	
ROUTE	CENSUS		

<b>3</b>	No Phone Number	<b>Orig:</b>	<b>Filed:</b>
		Mail Drop	
		GEO	
ROUTE	CENSUS		



<b>4</b>	No Phone Number	<b>Orig:</b>	<b>Filed:</b>
		Mail Drop	
		GEO	
ROUTE		CENSUS	

<b>5</b>	No Phone Number	<b>Orig:</b>	<b>Filed:</b>
		Mail Drop	
		GEO	
ROUTE		CENSUS	

<b>6</b>	No Phone Number	<b>Orig:</b>	<b>Filed:</b>
		Mail Drop	
		GEO	
ROUTE		CENSUS	

<b>7</b>	No Phone Number	<b>Orig:</b>	<b>Filed:</b>
		Mail Drop	
		GEO	
ROUTE		CENSUS	

<b>8</b>	No Phone Number	<b>Orig:</b>	<b>Filed:</b>
		Mail Drop	
		GEO	
ROUTE		CENSUS	

Verification Messages		
Type	Code	Description
SSNInfo.Valid Indicator	G	Good
NameAddressPhone.Type	A	Phone Listing
NameAddressPhone.Status	C	Connected
NameAddressPhone.Summary	8	First name, Last name and Address matched