

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

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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**

<b>Name:</b> <b>SSN:</b>
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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

RESULTS

NO HIT

Search Information

<b>Search Identifier:</b> <b>Search:</b> infractions <b>Name:</b> <b>Search Address:</b> <b>Filing State:</b> <b>SSN:</b>
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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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## 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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**EQUIFAX Credit Profile Report**

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

**Personal Information**

<b>Name:</b>		<b>Date of Birth:</b>	
<b>SSN:</b>		<b>Phone:</b>	
<b>On File Since:</b>	12/28/2007		
<b>Address:</b>	[Redacted]		
<b>Reported On:</b>	11/1/2014		
<b>Address:</b>	[Redacted]		
<b>Reported On:</b>	11/1/2011		
<b>Address:</b>	[Redacted]		
<b>Reported On:</b>	4/1/2013		

**Report Summary**

<b>Total # of Trades:</b>	2	<b>30 Days:</b>	0	<b>Accounts Balance:</b>	\$896
<b>Current Trades:</b>	0	<b>60 Days:</b>	0	<b>Mnthly Payment:</b>	\$0
<b>Unrated Trades:</b>	0	<b>90+ Days:</b>	0	<b>Credit Limit:</b>	\$0
<b>Curr Neg Trades:</b>	2	<b>Inquiries:</b>	0	<b>High Credit:</b>	\$0
<b>Hist Neg Trades:</b>	2	<b>Inq. last 6 mnths:</b>	0	<b>Total Real Est. Bal.:</b>	\$0
<b>No. of Accts Paid:</b>	0	<b>Public Records:</b>	0	<b>Total Rev. Bal.:</b>	\$0
<b>Curr Past Due:</b>	2	<b>Collections:</b>	1	<b>Tot. Installment Bal.:</b>	\$0
<b>Amount Past Due:</b>	\$896	<b>Oldest Trade:</b>	2/1/2010	<b>Available %:</b>	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>			
Unpaid Subject has not satisfied debt.	67601898	11/1/2014 1/1/2011	\$177 \$177

**Trade Lines**

<u>Firm Name/ID</u>	<u>Account Number</u>	<u>Opened Reported</u>	<u>Credit Limit</u>	<u>Balance Past Due</u>	<u>MoPmnt</u>	<u>30</u>	<u>60</u>	<u>90</u>
<u>KOB</u>		<u>Acct. Type</u>	<u>High Credit</u>	<u>Orig. Amt.</u>	<u>MoRep</u>	<u>Pattern</u>		
<u>Status</u>			<u>Chargeoff</u>	<u>Closed Ind</u>	<u>Date Closed</u>			
<u>Phone #</u>			<u>Lst. Paymnt.</u>		<u>Owner</u>	<u>Terms</u>		
-		8/1/2011 4/1/2012	\$337 \$337	\$337 \$337	-	-	-	-
-		Open Account (30, 60, or 90 day account)	0	0	-	-	-	-
(5)At least 120 days or more than four payments past due			9/1/2009		Individual	-	-	-
COLLECTION ACCOUNT								
1		2/1/2010 2/1/2011	\$559 \$559	\$559 \$559	-	-	-	-
-		Open Account (30, 60, or 90 day account)	0	0	-	-	-	-
(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 [Redacted]
MDB Subject's SSN is verified
INCR Subject's SSN is [Redacted] year issued: 1973;state: TX

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