

Experian Layout

1. Inquiry Data Shows the request data including operator initials, consumer name, SSN, current address, and keywords.

2. Report Header. Appears at the top of reports to identify the operator, a user reference (if provided) and the timestamp.

3. The consumer's name and address, as known to Experian. (An asterisk may indicate an address discrepancy.)

4. Social security number. May include other numbers the consumer has used, or an erroneous SSN reported by creditors.

5. Employment history includes employers and dates reported.

6. RPTD indicates when the address

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-TCAL MIX 5991007XXXXXX
Consumer,Jon 1111111111
CA-123 Main/Testville CA 91234;
VERIFY-MS/Y2; SHIELD; PSUM; V-07/091/3.00 ; PARSED;

1.
//////////////////////////////////// CREDITbase AnyBureau Report //////////////////////////////////////
2. // Experian-Style Report Generated from Experian Data //
// Operator: NU REF: LMAU1010101 Data Timestamp: 05/11/00 15:43 //
// Printed: 05/11/00 13:53 //

3. JONATHAN QUINCY CONSUMER 4. SS: 999-99-9990 5. E: Ajax Hardware
123 E Main ST 234-56-7891* 2035 Broadway Suite 300
Testville CA 91234 LOS ANGELES CA 90019

6. RPTD: 6-95 TO 1-98 I O 3X 7. DOB: 1/10/1951 RPTD: TO 12-98 I
LAST SUB: 1220855 E: Bell Automotive
*2600 BOMSER ST #312 111 Main Street
LOS ANGELES CA 90017-9876 BURBANK CA 91503
RPTD: 9-93 I RPTD: 5-91 TO 9-91 I

8. * JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR
9. FR: 818.555.1111 UR FR: 706.432.9876 IR FR: 213.876.1234 UR
DL: CA M2345678901234567890 KM: CMRMR
GEO: 35 123 456789 0 1234

10. ----- FRAUD SHIELD SUMMARY -----
INPUT SSN RECORDED AS DECREASED IMQ: PHONE ANSWERING SERVICE:
DOB: 1-10-1951 DOD: 3-30-1996 ARC ANSWER-ALL
INPUT SSN ISSUED 1965-1966 10455 N BIRCH ST
TELEPHONE NUMBER INCONSISTENT W/ADDRESS BURBANK CA 91502
DRIVER'S LICENSE INCONSISTENT W/OSFILE 818.555.1212
FROM 10-01-97 IMQ COUNT FOR SSN=9
FROM 10-01-97 IMQ COUNT FOR ADDRESS=15 FILE: COMMERCIAL BUSINESS ADDRESS:
J&J INVESTMENTS
2600 BOMSER STREET #312
LOS ANGELES CA 90017
213.111.2222

----- PROFILE SUMMARY -----
11. PUBLIC RECORDS-----3 FAST DUE AMT-----$1,421 INQUIRIES-----3 SATIS ACCTS-----4
INSTALL BAL-----$45,037 SCR/EST PAY-----$1,865 IMQ/6 MO-----0 NOW DEL/DRG-----3
R ESTATE BAL-----$234,000 R ESTATE PAY-----$3,128 TRADELINE-----10 MAS DEL/DRG-----0
REVOLVING BAL-----$14,657 REVOLVING AVAIL-----274 PAID ACCT-----2 OLD TRADE-----1-68

12. ----- RISK MODELS -----
NEW NATIONAL RISK SCORE = 502 SCORE FACTORS: 19,35, 1, 8
EXPERIAN/FAIR ISSAC SCORE = 561 SCORE FACTORS: 22,13,18,10

13. ----- PUBLIC RECORDS -----
*SO CALIF DISTRICT COURT 6-20-94 7-01-95 3011111 $12,450 CO LIEN REL
C#: 45078321 1 RP: 847692109

*COUNTY SFR CT SANTA ANA 9-19-93 3019999 $1,200 CIV CL JUDG
D#: 7505853 1 PLAINTIFF: ALLIED COMPANY
RP: 81234567890

*U S BANKRUPTCY COURT 2-10-93 3009999 $100,000-L BK 13-PETIT
D#: 35054539906234561 2 $8,500-A VOLUN

14. ----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 ACCTCOND PYMT STATUS
SUB# NOB TYP TRN ECOC BALDATE LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH
*CREDIT AND COLLECTION 9-94 $500-O COLLECT
3880999 TO YNK UNK 2 4-05-96 $250 9-94 (20) GGGGGGGGGGGGGG
982543182136 GGGGGGGG
ORIGINAL CREDITOR: DR. JOHN KILDARE
**ACCOUNT INFORMATION DISPUTED BY CONSUMER**
**DEBT BEING PAID THROUGH INSURANCE**

*ISLAND SAVINGS 5-96 $7,000-L $5,700-W CLOSED CURR ACCT
1111248 SC CRC REV 2 10-1-97 $0 10-97 (18) #0000000000000000
05/05/2004/20
**ACCOUNT CLOSED AT CONSUMER'S REQUEST**
A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q
MEMLOCKS 2-95 $1,000-L OPEN CURR ACCT
2313849 DV ISC 024-D 3 6-10-96 $1,000 2-95 (17) MHHHHHHHHHHH
8285103111261 MHHH

*CENTRAL BANK 12-93 $22,350-O OPEN DELINQ 30
1132912 RT AUT 48 1 6-15-96 $11,050 6-96 (31) 1000000000000000
23802654388 5-96 $465 $465 0000000000000000

*MOUNTAIN BK 3-93 $43,225-O OPEN 30 3 TIMES
1119999 RT SEC 60 2 12-17-96 $19,330 12-96 (39) 10000001000000
3562A0197325346X123456 11-96 $956 $956 9-94/1 0000000000000000
>3562A019732534

*RAY COMPANY 1-68 $1,400-L BK13PET DELINQ 180
2390446 DC CRG REV 2 5-31-96 5-96 (99) 76543210000000
525556601 0000000000000000

EMPLOYERS CREDIT UNION 2-85 $10,000-L $7,108-W OPEN CURR ACCT
1220855 SC CRC REV 2 1-15-98 $6,029 2-85 (99) 0000000000000000
5394258022578 1-98 $190-A 0000000000000000

ROME FINANCIAL 5-90 $400,000-O OPEN CURR ACCT
5935250 PW R/E 30Y 2 1-12-98 $234,000 5-90 (92) 0000000000000000
24000098500012 12-97 $3,128 0000000000000000
MIN: 123456789012345678

STATE BANK 1-90 $10,000-L $9,612-W OPEN CURR ACCT
1299997 SC CRC REV 1 6-15-96 $9,428 1-90 (85) 0000000000000000
4271008232 5-96 $255-W 0000000000000000
PURCHASED PORTFOLIO FROM: SOUTHWEST BANK

TRAVEL CHARGE USA 3-95 $4,000-W $3,612-W PAID CURR ACCT
3488520 M CRC 001 1 12-20-97 $0 12-97 (34) #0000000000000000
4271008232 0000000000000000

15. MEMLOCKS 12-05-98 2313849 DC
RAY COMPANY 12-03-98 2390446 DC $1,500 CRG REV
HILLSIDE BANK 10-21-97 2240679 SC

16. ----- MESSAGES -----
CONSUMER ASSISTANCE CONTACT: EXPERIAN
PO BOX 9595, ALLEN TX 75013-0036 888-397-3742

17. CONSUMER STATEMENT: I WAS TARGETED BY A MAN-SHAPED ROBOT T-2000 FROM THE
DISTANT FUTURE WHO STOLE ALL OF MY MONEY AND RAN OFF WITH MY WIFE AND
TERMINATED MY ACCOUNTS.

End Report -- Experian Data Formatted by MERIT Systems
Consumer,Jon PRINTED 07/07/2001 11:01:20
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was reported. **LAST SUB** is the last Experian subscriber reporting it. A former address is often included.

7. Date of Birth.

8. Aliases and AKA names. A maiden name may appear here, as well as nicknames, typing errors, and data input variations.

9. Demographics (Experian option.) **PH** - Phone number, coded for source and type. **DL** - Drivers license. **HM** - Homeowner or renter.

10. Fraud Shield Summary (Experian option, formerly FACS+) warns you of potentially fraudulent or inconsistent information based on the inputted address, date of birth, phone number, drivers license and Social Security number.

11. Profile Summary (Experian option.) **CNT** shows the count of 30, 60, 90, and 7-year total derogatory trade items. **PAST DUE AMT** is the total of past due amounts. **NOW DEL/DRG** is how many accounts show current derogatory status. **OLD TRADE** indicates credit experience, based on the oldest account.

12. Risk Models (Report option or bureau preset.) FICO or other credit scores appear here, along with the most significant **Score Factors** (reason codes) for the particular consumer.

13. Public Records may include bankruptcy, judgments, tax liens, etc. Line 1 shows court name, filing date, status date, court code, amount, and type of public record. Line 2 shows reference number, ECOA code and plaintiff. Line 3 shows book page, docket number, and consumer's comment, if applicable.

14. Trades are the main body of the report, and may include installment loans, revolving accounts, mortgages, collections and other accounts, whether open or closed.

A. SUBSCRIBER - The lender

B. SUB# - The lender's subcode (member number) with Experian.

C. Account Number - The consumer's account number with the lender. May be partially masked with asterisks.

D. KOB - Experian's Kind of Business code. The first letter indicates the main classification:

A Automotive

B Banks and S&L

C Clothing

D Department, Variety, retail

E Education

F Finance, personal

J Jewelry, Cameras, Computers

K Contractors

L Lumber, Bldg. Mat., Hardware

M Medical and Health

N Credit card, travel, entertainment

O Oil Companies

S Sporting Goods

T Farm and Garden Supplies

U Utilities and Fuel

V Government

W Wholesale

X Advertising

F Finance, personal
G Groceries
H Home Furnishings
I Insurance

O Oil Companies
P Personal Services (non medical)
Q Mail order houses
R Real Estate, Hotels etc.

X Advertising
Y Collection Services
Z Miscellaneous

- E. TYPE** - The type of loan. For example, AUT is an auto loan, REV is a revolving account.
- F. TERM** - Term of loan in months. REV indicates Revolving.
- G. ECOA** - 1=Individual, 2=joint (such as husband and wife), etc. ECOA is Equal Credit Opportunity Act.
- H. OPEN** - Date the account was opened.
- I. BALDATE** and **LAST PD** - Date of the balance shown, and (if known) date of the last payment.
- J. AMT-TYP1** - An amount, and a code identifying the amount. **O** is original loan amount, **L** is credit limit, **H** is highest balance, **C** is a charge-off.
- K. BALANCE, MONTHLY PAY** - Balance and the monthly payment.
- L. AMT-TYP2** - Another amount, with a designation as to the amount type.
- M. PYMT LEVEL** - Date the account reached the current status.
PAST DUE - The amount past-due.
- N. ACCTCOND** - Account condition: Open, closed, etc.
- O. MOS REV** - How many months payment history are on file.
MAXIMUM - Date the worst status was reached
- P. PYMT STATUS** - COLLACCT is a collections, CURR ACCT is current, DELINQ 30 is 30-days delinquent.
- Q. PYMT HISTORY BY MONTH** - from left to right. (Top-left is the BALDATE month.) **C** - current, **N** - current with a zero balance, **1** = 30 days past due, **2** = 60-days, (etc.) **7** = paying under WEP, **8** = repossession or foreclosure, **9** = collection or charge-off. **B** = N/A, **G** = in collection.

15. Inquiries shows the Experian subscribers that have recently requested the credit report, by name, date, subscriber code, and kind of business (with type, terms and amount, in some cases.)

16. Consumer Assistance Contact provides Experian's address and phone number (to be given to the consumer with any adverse action notice based on this credit report.)

17. Consumer's Statement is a short message added to the credit file by request of the consumer, typically to dispute or explain derogatory items that were not successfully removed