Credit Profile Report

Unsurpassed data precision and file coverage

Experian℠

The best decisions begin with the best information. The Credit Profile Report from Experian offers unparalleled accuracy and superior data quality generated by the File One℠ system.

Experian's Credit Profile Report gives you the accurate, current and complete information you need to:

- **Acquire new business** — Make decisions about new customers and new accounts with speed and accuracy
- **Manage customers** — Monitor, evaluate and make decisions based on changes in the customer profile as they occur
- **Maximize collections** — Detect potential fraudulent activity and take action where your recovery chances are greatest

File One is your key to profitable decision making

Complete — File One is the most comprehensive nationwide consumer credit information available.

Accurate — High-integrity, current information is provided.

Easy to read — Our format groups similar data elements together for faster analysis.

Flexible — Optional display formats are available.

Current and relevant credit information

- Higher hit ratios and more complete files
- Unique file matching system that examines many variables

Saves you time and money

- Eliminates multiple inquiries
- Replaces manual searches for information

For your reference, a sample Credit Profile Report is provided on the following pages.

A Inquiry sample

TCA1
RTS 1234567ABC CONSUMER,JONATHAN QUINCY 999999990;
CONSUMER,NANCY CHRISTINE 123456789;
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502, PH-714.555.1111, DL: CA N2345678;
PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, Y-1951, T-04048060;
E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019

Credit Profile Report

TCA1

RTS1234567ABC a CONSUMER,JONATHAN QUINCY b 999999990; c

CONSUMER,NANCY CHRISTINE 123456789; d

CA-10655 NORTH BIRCH STREET/BURBANK CA 91502, e PH-714.555.1111, f DL: CA N2345678; g

PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, h Y-1951, i T-04048060; j

E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019 k

Experian's Credit Profile Report

Files on more than 220 million credit-active consumers nationwide are maintained in Experian's database. Your inquiry initiates a search of this database, which produces an applicant's credit history — the Credit Profile Report. An illustration and description of a sample Credit Profile Report follow.

Reminder: To ensure compliance with the Fair Credit Reporting Act, reasonable care should be taken to input accurate identification belonging to the consumer when requesting services.

A Inquiry

- **a** Subscriber number and password
- **b** Consumer's name
- **c** Social Security number (SSN)
- **d** Spouse's name and SSN
- **e** Current address
- **f** Telephone number
- **g** Driver's license number
- **h** Previous address
- **i** Year of birth
- **j** Type of terms and amount
- **k** Employment

Experian

```
TCA1 RTS 1234567*** CONSUMER,JONATHAN QUINCY 999999990;CA-10655 NORTH BIRCH
STREET/BURBANK CA 91502

B PAGE 1   DATE  3-28-2006  TIME 11:19:56  V001  TCA1 1

JONATHAN QUINCY CONSUMER 2      SS: 999-99-9990 6      E: AJAX HARDWARE  8
10655 N BIRCH ST                    666-56-7891*       2035 BROADWAY SUITE 300
BURBANK CA 91502-1234               666-45-6789*       LOS ANGELES CA 90019
RPTD: 4-01 TO 1-04 U  3X            DOB: 1/10/1951 7   RPTD: 6-04 I
LAST SUB: 2390446 3
                                                       E: BELL AUTOMOTIVE 9
*1314 SOPHIA LN APT 3                                  111 MAIN STREET
SANTA ANA CA 92708-5678 4                              BURBANK CA 91503
RPTD: 1-99 U  1X                                       RPTD: 5-97 TO 11-02 I
LAST SUB: 1199999

5 *2600 BOWSER ST #312
   LOS ANGELES CA 90017-9876
   RPTD: 9-97 I

*JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR 10
```

B Consumer identifying information

1. A code that identifies the **Experian or credit reporting agency office** nearest to the consumer's current address. Used for consumer referrals.

2. Consumer's **name and address,** including time frame reported, source and number of subscribers reporting the address.
   U = Update tape
   I = Inquiry
   M = Manual data
   P = PDS — Experian's proprietary data source

3. **Last subscriber** reporting the consumer at his or her current address.

4. Consumer's **previous addresses** with source, in order by reliability of source.

5. An **asterisk** preceding any address indicates the address did not match inquiry address.

6. Consumer's **Social Security number and other Social Security numbers** reported on the consumer's file, in descending order based on number of occurrences reported; asterisk denotes any social not matching inquiry input social.

7. Consumer's **year of birth or date of birth**.

8. **Employer's name and address**, including time frame reported and source.
   U = Update tape
   I = Inquiry

9. **Previous employer's name and address,** with time frame reported and source.

10. **Alternate names** such as different, previous surnames or nicknames associated with the consumer's file.

```
C ------------------------------ DEMOGRAPHICS -------------------------------
PH: 818.555.1111 UR          PH: 706.432.9876 IB          PH: 213.876.1234 UB
 GEO: 35 123 456789 0 1234

D ------------------------- FRAUD SHIELD SUMMARY ----------------------------
INPUT SSN RECORDED AS DECEASED                 INQ:  PHONE ANSWERING SERVICE:
DOB: 1-10-1951 DOD: 3-30-2004                         ABC ANSWER-ALL
INPUT SSN ISSUED 1965-1966                            10655 N BIRCH ST
TELEPHONE NUMBER INCONSISTENT W/ADDRESS               BURBANK CA 91502
FROM 12-01-05 INQ COUNT FOR SSN=5                     818.555.1212
FROM 12-01-05 INQ COUNT FOR ADDRESS=15
                                               FILE: COMMERCIAL BUSINESS ADDRESS:
                                                      J&J INVESTMENTS
                                                      2600 BOWSER STREET #312
                                                      LOS ANGELES CA 90017
                                                      213.111.2222

E ---------------------------- PROFILE SUMMARY ------------------------------
                                                        CNT 05/03/05/23
PUBLIC RECORDS-----3  PAST DUE AMT--$3,644  INQUIRIES--3  SATIS ACCTS---6
INSTALL BAL--$27,750  SCH/EST PAY---$1,327  INQS/6 MO--3  NOW DEL/DRG---2
R ESTATE BAL-$263,551 R ESTATE PAY--$1,887  TRADELINE-10  WAS DEL/DRG---2
REVOLVNG BAL--$2,123  REVOLVNG AVAIL---77%  PAID ACCT--1  OLD TRADE-12-89

F ----------------------------- SCORE SUMMARY -------------------------------
VANTAGESCORE                          = 611  SCORE FACTORS: 91, 50, 12, 31
SCOREX PLUS NEW ACCT                  = 518  SCORE FACTORS: 61, 63, 40, 56
BANKRUPTCY PLUS                       = 1040 SCORE FACTORS: 39, 48, 90, 34
```

C Demographics

Demographics contains the consumer's telephone number (including source and phone type):
R = Residential
C = Cellular
P = Pager
Also includes GEO code of the current address. *Optional by contacting your Experian sales representative.*

D Fraud Shield℠ Summary

Fraud Shield℠ Summary contains messages related to the Fraud Shield fraud prevention services. *Optional with SHIELD keyword on inquiry or contact your Experian sales representative.*

E Profile Summary

Profile Summary contains 17 significant calculations from the Credit Profile Report. *Optional with PSUM keyword on inquiry or contact your Experian sales representative.*

F Score Summary

Risk model scores are generated if you use Experian's credit risk models. *Optional with RM keyword on inquiry or contact your Experian sales representative. May also optionally display score factor code definitions.*

```
G -------------------------------- PUBLIC RECORD 13 ----------------------------------
*SO CALIF DISTRICT COURT  6-21-03    7-01-04    3011111     $12,450    CO LIEN REL 16
 C#: 45078321 17         11          1 12 BP: B476P2109 19   14           15
                                  18

*COUNTY SPR CT SANTA ANA  9-19-03               3019999    $1,200    CIV CL JUDG
 D#: 7505853                         1   BP: B1234P50987  PLAINTIFF:  ALLIED COMPANY 20
                                                                   21
*U S BANKRUPTCY COURT       6-12-00    1-11-01   3009999    $129,803-L  BK 7-PETIT 22
 D#: 350545399062345612                             $85,500-A   VOLUN

H ---------------------------------- TRADES --------------------------------------
SUBSCRIBER                  OPEN   AMT-TYP1    AMT-TYP2    ACCTCOND    PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE    BALANCE   PYMT LEVEL   MOS REV    PYMT HISTORY
ACCOUNT #                  LAST PD  MONTH PAY    PAST DUE    MAXIMUM     BY MONTH

*CREDIT AND COLLECTION      10-03     $1,590-O                          COLLACCT
 3980999 YC COL 1           12-25-06  $1,590     11-03       (28)     GGGG-GGGGG-GG
 98E543182136                                    $1,590    11-03/G    GGGGGGGG-G--
a ORIGINAL CREDITOR: MEDICAL PAYMENT DATA
 ACCOUNT INFORMATION DISPUTED BY CONSUMER** 23
 **DEBT BEING PAID THROUGH INSURANCE** 24

*ISLAND SAVINGS             3-03      $500-L     $775-H      PAID      CUR WAS 30
 1211248 BC CRC REV 2       4-20-05               4-05       (26)     BCCCCCCCCCCCC
 405855254820               4-05                                      CCC1CCCCCCCC
 **ACCOUNT CLOSED AT CONSUMER'S REQUEST**
                        25
 HEMLOCKS                   2-05      $2,000-L               OPEN      CURR ACCT
 2313849 DV ISC 024-D 3     6-10-06   $2,000      2-05       (17)     NNNNNNNNNNNNN
 8285103111261                                                             NNNN
b DEFERRED PAYMENT START DATE: 03/01/2007
```

G Public records

Public record information consists of bankruptcies, liens and civil actions against a consumer.

11 Reporting **court's** name.

12 Original **filing date** with court.

13 **Status date** if status is satisfied, released, vacated, discharged or dismissed.

14 Reporting **court's subscriber number.**

15 **Amount** of public record.

16 **Type** of public record.

17 **Certificate ID** or **docket number.**

18 Code describing the **consumer's association** to the public record item per the Equal Credit Opportunity Act.

19 **Book** and **page number.**

20 **Plaintiff's** name.

21 **Liability** and **asset amounts** for bankruptcies only.

22 **Voluntary indicator** only; may display as VOLUN if consumer voluntarily dismissed bankruptcy.

H Trades

Any or all of the following information may appear if provided by a subscriber:

a. Original credit grantor name for third-party collection agency tradelines

b. Balloon payment information (date and amount) or deferred payment start date for deferred loans

23 **Compliance condition code** reported by a subscriber to distinguish accounts that are "Closed by Consumer" and/or "Disputed Accounts."

24 **Special comments** reported by a subscriber to distinguish accounts that may require special handling.

25 **"D"** indicates the terms of the loan have been deferred to a future date.

```
*CENTRAL BANK               9-05      $21,424-O          OPEN      DELINQ 30
 1132912 BI AUT   59        12-28-06  $19,814    2-06    ( 6)       1CCCCC
 23802654388                          $400       $400

*MOUNTAIN BANK              10-02     $43,337-O          OPEN     60 4+ TIMES
1119999 BI SEC    60 1      4-06-06   $4,346     4-06    (42)    21-1C1C111CC2
3562A019732534              2-06      $827      $1654   11-03/1  2211CC211111

*BAY COMPANY                6-95      $1,730-L $2,437-H  BK7PET     CHARGOFF
 2390446 DC CHG REV 1       7-07-00   $0         7-00    (62)    9LL665432121C
 525556601                  10-99                                 CC-CCCCCCCCC

 EMPLOYEES CREDIT UNION       6-02  $12,500-L  $10,659-H    OPEN   CURR ACCT
 1220855 BC CRC REV 2      3-24-06  $0            3-06      (46)  0CCCCCCCCCCCC
 5396258022578               10-05                                CCCCCCCCCCCC

 HOME FINANCIAL               7-02  $275,000-O              OPEN   CURR ACCT
 5935250 FM R/E 30Y 2      1-31-06  $263,551      1-06      (38)  C-CC-CCCCCCCC
 24000098500012               1-06  $1887                          CCCCCCCCCCCC
 MIN: 123456789012345678
```

c. Mortgage Identification Number (MIN) for mortgage tradelines

26 An **asterisk** preceding public record information or a tradeline indicates that information may need further review.

27 Reporting **subscriber's name.**

28 Reporting **subscriber's number.**

29 **KOB** (Kind of Business) Code describes a subscriber's business. The first letter designates an industry. The second character more narrowly defines a subscriber's business.

30 **Type** of account.

31 **Terms** of account.

32 Code describing **consumer's association** to the account per the Equal Credit Opportunity Act.

33 Consumer's **account number.**

34 **Date** the account was **opened.**

35 **Balance date** is the date of the subscriber's reported update on account.

36 **Date** of consumer's **last payment** on the account.

37 **Amount** of the loan or credit established.

38 Indicates if the amount is an original loan **(O)**, credit limit **(L)**, high balance **(H)**, initial charge-off **(C)** or unknown **(blank).**

39 **Current balance** on the account.

40 **Payment amount** the consumer is scheduled to pay on the account.

41 **Payment level date** is the current status date.

42 The **amount past due** for the account.

43 The **account condition** indicates the current condition of account.

44 **Months reviewed** indicates the total number of months history has been maintained for the account.

45 **Maximum delinquency and payment** code represent the worst delinquency that occurred outside of the payment grid.

46 **Payment status** comments reflect the payment history of the account as of the balance date.

47 **Consumer's payment history** during the past 25 months beginning with the month represented by the balance date. The codes reflect the status of the account for each month and are displayed for balance reporting subscribers only:

C	Current
N	Current account/Zero balance — no update tape received for this trade
0	Current account/Zero balance — reported on update tape
1	30 days past the due date
2	60 days past the due date
3	90 days past the due date

```
STATE BANK                  12-89   $15,000-L   $8,479-H     OPEN    CURR ACCT
1299987 BC CRC REV    1  2-27-06   $2,123        2-06       (50)  CCCCCCCCCCCC
4271008232                  2-06   $100-A 49                        CCCCCCCCCCCC
d PURCHASED PORTFOLIO FROM: SOUTHWEST BANK

ABC UTILITY COMPANY         6-00   UNK                         OPEN    CURR ACCT
3591234 UT UTI    1    1  2-28-06   2-06            (1) C
268A3B86C8                  1-06
I -------------------------------- INQUIRIES ---------------------------------
HEMLOCKS               01-05-06     2313849 DC
BAY COMPANY            12-03-05     2390446 DC    $1,500 CHG REV
HILLSIDE BANK          10-21-05     2240679 BC
J -------------------------------- MESSAGES ----------------------------------
*CONSUMER STATEMENT* 06& 01-20-06
 ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR
 MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS
 OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND
 VERIFYING ALL APPLICATION INFORMATION AT DAY 555-555-5555 OR EVENING
 555-555-5555. THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING
 01-20-06.

 MSG 335: Q Q0NUMBER OF INQUIRIES WAS ALSO A FACTOR, BUT EFFECT WAS
 NOT SIGNIFICANT

 CONSUMER ASSISTANCE CONTACT:  EXPERIAN 50
 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013  888.397.3742
END -- EXPERIAN
```

4	120 days past the due date
5	150 days past the due date
6	180 days past the due date
7	Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
8	Foreclosure proceeding, deed in lieu
9	Chapter 7, 11 or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
G	Collection
H	Foreclosure
J	Voluntary surrender
K	Repossession
L	Charge-off
B	Account condition change, payment code not applicable
- (dash)	No history reported for that month
Blank	No history maintained; see payment status comment

48 Two amounts may display. Indicates the account has a $12,500 **(L)**imit and the **(H)**ighest balance was $10,659.

49 **Actual monthly payment is** indicated by the "-A" directly after the monthly payment amount; represents the actual payment amount received by the lender for that reporting period.

Scheduled monthly payment is implied if there is no "-A". This amount represents the scheduled monthly payment amount as reported by the lender for that reporting period.

d. Portfolio "Sold To:" or "Purchased From:" name

I Inquiries

Inquiries indicate that a Credit Profile Report was received on that date by the subscriber listed. Inquiring subscriber name, number and KOB are shown. Type, terms and amount may display and are from the subscriber's inquiry input.

J Messages

The **Messages** section may include general consumer statements and informational or other special messages. Consumer statements relating to a tradeline or public record item appear directly after the item.

50 Name, address and telephone number of **Experian's consumer assistance office or credit reporting agency** nearest to the consumer's current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.

475 Anton Blvd.
Costa Mesa, CA 92626
T: 1 888 414 1120
www.experian.com

08/11 • **1224/1520** • 5976-CS