

TRANS UNION Credit Profile Report

TRANS UNION
 2 BALDWIN PLACE, P. O. BOX 1000
 CHESTER, PA. 19022
 800-888-4213
 Date Reported: 4/7/2011

Personal Information

| | | | |
|-----------------------|------------------------------------|-----------------------|----------|
| Name: | JOHN PUBLIC | Date of Birth: | 1/1/1970 |
| SSN: | 123-45-6789 | Phone: | |
| On File Since: | 1/1/1990 | | |
| Address: | 123 Main St SMALLVILLE CA 12345 | | |
| Reported On: | 1/1/2010 | | |

Employment Information

| | | |
|--------------------------------------|-----------------------------|------------------------------|
| Company Name: ABC CORPORATION | Date Hired: 1/1/2000 | Occupation: MANAGER |
| | Date Reported: | Income: |
| | Separation Date: | |
| Company Name: XYZ CORPORATION | Date Hired: 9/1/2005 | Occupation: ASSOCIATE |
| | Date Reported: | Income: |
| | Separation Date: | |

Report Summary

| | | | | | |
|---------------------------|-----|---------------------------|-----------|-------------------------------|-----------|
| Total # of Trades: | 18 | 30 Days: | 0 | Accounts Balance: | \$260,022 |
| Current Trades: | 17 | 60 Days: | 0 | Mnthly Payment: | \$309 |
| Unrated Trades: | 1 | 90+ Days: | 0 | Credit Limit: | \$98,850 |
| Curr Neg Trades: | 0 | Inquiries: | 2 | High Credit: | \$325,437 |
| 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.: | \$461 |
| Curr Past Due: | 0 | Collections: | 0 | Tot. Installment Bal.: | \$259,561 |
| Amount Past Due: | \$0 | Oldest Trade: | 10/7/1993 | Available %: | 100 |

Scorecards

Scorecard: FICO Risk Score, Classic 04
Score: 793
Reasons: (030) Time since most recent account opening is too short
 (012) Length of time revolving accounts have been established
 (003) Proportion of loan balances to loan amounts is too high
 (028) Number of established accounts
 No alert information is found in the file and/or inquiries do not impact the credit score

Trade Lines

| <u>Firm Name/ID</u> | <u>Opened</u> | <u>Credit Limit</u> | <u>Balance</u> | <u>MoPmnt</u> | <u>30</u> | <u>60</u> | <u>90</u> |
|-----------------------|-----------------|---------------------|-----------------|---------------|----------------|-----------|-----------|
| <u>Account Number</u> | <u>Reported</u> | <u>High Credit</u> | <u>Past Due</u> | <u>MoRep</u> | <u>Pattern</u> | | |

| <u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u> | <u>Acct. Type</u> | <u>Chargeoff</u> <u>Lst. Paymnt.</u> | <u>Orig. Amt.</u> <u>Closed Ind</u> | <u>Date Closed</u> <u>Owner</u> | <u>Terms</u> |
|---|--|---|--|------------------------------------|---|
| BK OF AMER/B 1234567890 1234567890 Banks / Credit Card | 6/25/1999 4/5/2011 Revolving | \$20,000 \$17,621 - | \$0 \$0 - | - 48 - | 0 0 0 - - |
| (01)Paid or paying as agreed | 7/29/2006 | | | Individual account - | |
| CHASE AUTO/B 1234567890 1234567890 Banks / Auto Lease | 11/30/2009 3/31/2011 Installment | - \$7,438 - | \$1,859 \$0 - | \$309 15 - | 0 0 0 11111111111111 11 |
| (01)Paid or paying as agreed | 3/31/2011 | | | Individual account 24 Months | |
| CAP ONE/B 01DTV001 1234567890 Banks / Credit Card | 1/20/2004 3/11/2011 Revolving | \$12,800 \$8,461 - | \$0 \$0 - | - 48 - | 0 0 0 11111111111111 11111111111111 |
| (01)Paid or paying as agreed | 7/7/2008 | | | Individual account - | |
| USAA FSB/B 1234567890 1234567890 Banks / FX | 11/1/2007 3/11/2011 Revolving | \$10,000 \$5,699 - | \$461 \$0 - | - 39 - | 0 0 0 11111111111111 11111111111111 |
| (01)Paid or paying as agreed | 3/11/2011 | | | Individual account - | |
| CHASE/B 1234567890 1234567890 Banks / Credit Card | 10/5/1997 3/6/2011 Revolving | \$18,750 \$9,008 - | \$0 \$0 - | - 48 - | 0 0 0 11111111111111 11111111111111 |
| (01)Paid or paying as agreed | 1/25/2008 | | | Individual account - | |
| STRBNK/GLHEC/E 1234567890 1234567890 Employment / Student Loan | 8/21/2002 2/28/2011 Installment | - \$45,678 - | \$35,551 \$0 - | - 48 - | 0 0 0 11111111111111 11111111111111 |
| (01)Paid or paying as agreed | 8/16/2005 | | | Individual account - | |
| Payment deferred | | | | | |
| NSTAR/GLELSI/E 1234567890 1234567890 Employment / Student Loan | 8/15/2005 2/28/2011 Installment | - \$222,151 - | \$222,151 \$0 - | - 48 - | 0 0 0 11111111111111 11111111111111 |
| (01)Paid or paying as agreed | - | | | Individual account - | |
| Payment deferred | | | | | |
| CITI/B 1234567890 1234567890 Banks / Credit Card | 8/17/2004 11/2/2010 Revolving | \$16,900 - - | \$0 \$0 - | - 48 - | 0 0 0 11111111111111 11111111111111 |
| (01)Paid or paying as agreed | 4/4/2008 | | | Individual account - | |
| USAA FSB/B 1234567890 1234567890 Banks / Credit Card | 11/1/2007 11/9/2009 Revolving | \$10,000 \$3,431 - | \$0 \$0 - | - 24 5/5/2009 | 0 0 0 11111111111111 11111111111 |
| (01)Paid or paying as agreed | 4/10/2009 | | closed normally | Individual account - | |
| Canceled by credit grantor | | | | | |
| CHRYSLR FIN/F 1234567890 1234567890 Finance, / Auto Lease | 9/15/2007 10/31/2009 Installment | - \$7,770 - | \$0 \$0 - | \$0 26 10/31/2009 | 0 0 0 11111111111111 11111111111111 |
| (01)Paid or paying as agreed | 1/20/2010 | | closed normally | Individual account 1 Months | |
| Closed | | | | | |
| BANK OF NY/B 1234567890 | 11/1/2000 | \$1,000 | \$0 | - | 0 0 0 |

| | | | | | | | | |
|--|----------------------------|-----------|-----|------------|----------------------|----------------------|------------|---|
| 610605 | 2/28/2007 | \$0 | \$0 | 47 | 111111111111 | | | |
| Banks / Line of Credit | Overdraft/reserve checking | - | - | - | 111111111111 | | | |
| | | | | | 11111111111111 | | | |
| (01)Paid or paying as agreed | 3/31/2003 | | | | Individual account - | | | |
| Account closed by consumer | | | | | | | | |
| STARBK/GLHEC/E 1234567890 | 8/21/2002 | - | \$0 | - | - | - | - | - |
| 1234567890 | 6/30/2006 | \$157,625 | \$0 | - | - | - | - | - |
| Employment / Student Loan | Installment | - | - | 6/30/2006 | | | | |
| (01)Paid or paying as agreed | 6/19/2006 | | | | closed normally | Individual account - | | |
| Closed | | | | | | | | |
| THD/CBSD/B 1234567890 | 10/7/1993 | \$7,500 | \$0 | - | 0 | 0 | 0 | |
| 1234567890 | 1/18/2006 | \$489 | \$0 | 41 | 111111111111 | | | |
| Banks / Charge Account | Revolving | - | - | - | 111111111111 | | | |
| | | | | | 1111111111111111 | | | |
| (01)Paid or paying as agreed | 10/7/2005 | | | | Authorized account | - | | |
| Closed | | | | | | | | |
| CHRYSLR FIN/F 1234567890 | 9/30/2005 | - | \$0 | \$0 | 0 | 0 | 0 | |
| 1234567890 | 11/30/2005 | \$2,426 | \$0 | 1 | 1 | | | |
| Finance, / Auto Lease | Installment | - | - | 11/30/2005 | | | | |
| (01)Paid or paying as agreed | 9/30/2007 | | | | closed normally | Joint account | 24 Months | |
| Closed | | | | | | | | |
| CHASE NA/B 1234567890 | 4/21/2002 | \$5,000 | \$0 | - | 0 | 0 | 0 | |
| 1234567890 | 10/13/2004 | \$0 | \$0 | 21 | 111111111111 | | | |
| Banks / Credit Card | Revolving | - | - | 3/1/2003 | | | | |
| (01)Paid or paying as agreed | | | | | closed normally | Individual account - | | |
| Account closed by consumer | | | | | | | | |
| USAA FSB/B 1234567890 | 5/15/1997 | \$1,500 | \$0 | - | 0 | 0 | 0 | |
| 1234567890 | 11/26/2003 | \$1,090 | \$0 | 43 | 111111111111 | | | |
| Banks / Credit Card | Revolving | - | - | 8/1/2002 | 1111111111 | | | |
| (01)Paid or paying as agreed | 11/9/1998 | | | | closed normally | Individual account - | | |
| Account closed by consumer | | | | | | | | |
| BK OF AMER/B 1234567890 | 6/1/1999 | \$11,900 | \$0 | - | 0 | 0 | 0 | |
| 3894 | 8/1/2001 | \$8,892 | \$0 | 7 | 1234567890 | | | |
| Banks / Credit Card | Revolving | - | - | - | | | | |
| (01)Paid or paying as agreed | 6/1/2001 | | | | Individual account - | | | |
| Account closed by consumer | | | | | | | | |
| US DEP ED/V 1234567890 | 9/14/1999 | - | \$0 | \$327 | 0 | 0 | 0 | |
| 1234567890 | 8/31/2005 | \$31,500 | \$0 | 48 | - | | | |
| Government / Student Loan | Installment | - | - | 8/31/2005 | | | | |
| (UR)Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy) | 8/22/2005 | | | | closed normally | Individual account | 120 Months | |
| Closed | | | | | | | | |

Inquiries

| <u>Date</u> | <u>Subscriber Name</u> | <u>Subscriber #</u> | <u>Amount</u> | <u>Mkt.</u> | <u>SubMkt.</u> | <u>KOB</u> | <u>Phone #</u> |
|-------------|------------------------|---------------------|---------------|-------------|----------------|--------------------|----------------|
| 11/25/2009 | CHASE | B12345679 | | 33 | CP | Banks and S and Ls | |