

Credit Report Legend

SAMPLE APPLICANT SCREENING REPORT

FILE # 15968 CID# 235104 **2** REPORT DATE **3** 02/03/2003
 REPORT TO 527 123 TEST COMPANY **1** DATE ORDERED **4** 02/03/2003 DEMO ENDUSER **5**
 STREET 1214 WILMINGTON AVE **1** REPOSITORIES XP* **6**
 CITY/ST/ZIP SALT LAKE CITY, UT 84106 TYPE **7** BASIC \$0.00 **8**

APPLICANT INFORMATION

APPLICANT **9** CONSUMER, JONATHAN E SOC SEC 123-45-6789 **10** AGEDOB 12/15/1952 **11**
 ADDRESS 1234 E WESTWOOD ST **12** CITY/ST/ZIP LOS ANGELES, CA 91502

CREDIT REPORT

SCORES

- 13** 700 EXPERIAN/FAIR, ISAAC (VER. 2) JONATHAN CONSUMER 123-45-6789
- 22** - ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED
- 13** - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
- 18** - NUMBER OF ACCOUNTS DELINQUENT
- 34** - AMOUNT OWED ON DELINQUENT ACCOUNTS

CREDIT HISTORY

CREDITOR 15	OPENING DATE MONTHS REVIEWED 16	REPORTED DATE DLA 18	HIGH CREDIT 20	BALANCE 21	PAST DUE AMOUNT 22	HISTORICAL TIMES PAST DUE 23			TYPE TERMS 24	PRESENT STATUS 26	E C O A 27
						30	60	90+			
HOME FINANCIAL XXXXXXXXXX0012	05/01/90 92	01/01/98 12/97	\$400000	\$234000	\$0	0	0	0	MTG 360 \$3128	AS AGREED	J
Remarks: PRIMARY MAKER DECEASED											
CENTRAL BANK XXXXXXXX4388	12/01/93 31	06/01/96 05/96	\$22350	\$11050	\$465	1	0	0	AUTO 048 \$465	DELINQ 30	B
28 Late Dates: 6/96-30											
CREDIT AND COLL XXXXXXXX2135	09/01/94 20	04/01/96	\$500	\$250	\$0	0	0	0	OTHE UNK \$0	COLLECTION	J
Remarks: CUSTOMER DISPUTED ACCOUNT-REPORTED BY SUBSCRIBER: DR. JOHN KILDARE											

29 PUBLIC RECORDS

Court: SPR CT SANTA ANA Ref #: 7505853 Status: NOT SATISFIED
 Action Type: JUDGMENT File Date: 07/01/93 Amount: \$1200
 Reported By: XP Plaintiff: ALLIED COMPANY Status Date: 09/01/93

30 PRIOR INQUIRIES

CREDITOR	INQUIRY TYPE	DATE	SRC	EQCA
HEMLOCKS	ALL	12/05/98	XP	
BAY COMPANY	ALL	12/03/98	XP	
HILLSIDE BANK	ALL	10/21/97	XP	
MADHATTER TEA	COLL	11/09/97	XP	

Credit Report General Legend

1. Your Company Name and Address
2. File Number
3. Date Report Completed
4. Date Report Ordered
5. Name of Requestor
6. Source of the Report (i.e. XP = Experian, TU = Trans Union, EF = Equifax)
7. Report Type
8. Report Price
9. Applicant's Name as provided by application.
10. Applicant's Social Security Number as provided by application.
11. Applicant's Date of Birth as provided by application.
12. Applicant's Address as provided by application.
13. Score (if any)
14. Score Factors (if any)
15. Creditor Name and Account Number
16. Date Account Opened
17. # of Months an Account has been Opened
18. Date Creditor Last Reported to Credit Bureau
19. Date of Last Activity
20. High Credit or Beginning Balance
21. Current Balance
22. Past Due Amount as of Last Report Date
23. # of 30 60 90 day lates during the life of the account
24. Type of Account (MTG = Mortgage, AUTO = Automobile Loan, OTHE = Other (Collections, etc.))
25. Payment Terms - 360 \$3128 = 360 months at \$3128 month. (if any)
26. Present Status as of Last Report Date.
27. ECOA (Equal Credit Opportunity Act) lets you see if applicant is solely responsible for debt or if it is a joint account. (J = Joint; B = Individual)
28. Late dates
29. Public Records. This section includes information about bankruptcies, tax liens, and civil judgments.
30. Inquiries within the last 180 days.