

OK

TRANS UNION Credit Profile Report

TRANS UNION
2 BALDWIN PLACE, P. O. BOX 1000
CHESTER, PA. 19022
800-888-4213

Date Reported:

Personal Information

Name:	<input type="text"/>	Date of Birth:	<input type="text"/>
SSN:		Phone:	<input type="text"/>
On File Since:			
Address:			
Reported On:			
Address:			
Reported On:			
Address:			
Reported On:			
Name:	<input type="text"/>	Date of Birth:	<input type="text"/>
On File Since:	<input type="text"/>		
Name:	<input type="text"/>	Date of Birth:	<input type="text"/>
On File Since:	<input type="text"/>		

Report Summary

Total # of Trades:	6	30 Days:	2	Accounts Balance:	\$13,275
Current Trades:	1	60 Days:	2	Mnthly Payment:	\$1,251
Unrated Trades:	0	90+ Days:	10	Credit Limit:	\$0
Curr Neg Trades:	5	Inquiries:	2	High Credit:	\$0
Hist Neg Trades:	1	Inq. last 6 mnths:	1	Total Real Est. Bal.:	N/A
No. of Accts Paid:	0	Public Records:	3	Total Rev. Bal.:	N/A
Curr Past Due:	2	Collections:	5	Tot. Installment Bal.:	N/A
Amount Past Due:	\$13,275	Oldest Trade:	2/22/2008	Available %:	0

Scorecards

Scorecard: FICO Risk Score, Classic 04
Score: 550
Reasons: (038) Serious delinquency, and public record or collection filed
(018) Number of accounts with delinquency
(020) Length of time since derogatory public record or collection is too short
(016) Lack of recent revolving account information
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 [click this link](#).
[Click this link for signature page version](#).

Collections

<u>Member Number</u> <u>Creditor</u> <u>Status</u> <u>Narratives</u>	<u>Industry Code</u> <u>Account Number</u>	<u>Date Reported</u> <u>Date Verified</u> <u>Date Closed</u>	<u>Amount</u> <u>Balance</u>
01YNA008/CAVALRY PORT 08 CREDIT ONE BANK N A (9B)Collection account Placed for collection	Collection services [Redacted]	6/18/2012 4/15/2015 -	\$578 \$663
036ET009/MIDLAND FUND FIA CARD SERVICES N A (9B)Collection account Placed for collection	Collection services [Redacted]	9/4/2013 4/8/2015 -	\$925 \$925
01KSE003/PORTFOLIO RC CAPITAL ONE BANK USA NA (9B)Collection account Placed for collection	Collection services [Redacted]	3/20/2013 4/2/2015 -	\$1,689 \$1,689
049XV008/EOS CCA 10 AT T MOBILITY (9B)Collection account Placed for collection	Collection services [Redacted]	8/13/2012 12/21/2012 -	\$1,239 \$1,462
0523B003/CREDIT MGMT 11 CHARTER COMMUNICATIONS (9B)Collection account Placed for collection	Collection services [Redacted]	1/12/2012 4/27/2012 -	\$774 \$774

Public Records

<u>Court Name/Number</u> <u>Record Type</u> <u>Court Type</u> <u>Public Record Disposition</u>	<u>Date Reported</u> <u>Date Paid</u> <u>ACC Designator</u> <u>Docket</u>	<u>Member Number</u> <u>Plaintiff</u> <u>Attorney</u> <u>Industry</u>	<u>Amount</u> <u>Assets</u> <u>Liability</u> <u>Orig. Date</u>
Civil judgement Circuit Court	9/3/2010 - Individual account [Redacted]	0512324M PASEO - Miscellaneous and public record	\$5,919 - -
Civil judgement Circuit Court	10/29/2010 - Individual account [Redacted]	0512324M PASEO - Miscellaneous and public record	\$2,786 - -
Federal tax lien Recorder of Deeds	7/11/2011 - Individual account [Redacted]	0513552E - - Miscellaneous and public record	\$34,228 - -

Trade Lines

<u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u>	<u>Opened</u> <u>Reported</u> <u>Acct. Type</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u>	<u>30</u> <u>60</u> <u>90</u>	<u>Pattern</u>
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4/21/2015

Test

<u>Status</u>		<u>Lst. Paymnt.</u>	<u>Closed Ind</u>	<u>Owner</u>	<u>Terms</u>
Phone #					
HAPPY ST BNK/B 02CFF001	9/7/2010	-	\$12,057	\$1,251	- - -
	3/31/2015	\$12,057	\$12,057	-	- - -
Banks / Unsecured	Installment	-	-	3/31/2013	
(09)Charged off as bad debt	12/24/2010		closed chgoff	Individual account	12 Months
PRL					
TXU ENERGY/U 034MC001	2/26/2010	-	\$1,218	-	- - -
	1/14/2014	\$0	\$1,218	-	- - -
Utilities / Utility Company	Open	-	-	9/13/2010	
(09)Charged off as bad debt	7/7/2010		closed chgoff	Individual account	-
PRL					
CAPITAL ONE/B 01DTV001	1/19/2009	\$1,000	\$0	-	- - -
	4/7/2013	\$1,419	\$0	-	- - -
Banks / Credit Card	Revolving	-	-	9/5/2010	
(09)Charged off as bad debt	8/19/2010		closed chgoff	Individual account	-
Purchased by another lender					
BK OF AMER/B 01597029	12/31/2008	\$500	\$0	-	- - -
	6/18/2012	\$863	\$0	-	- - -
Banks / Credit Card	Revolving	-	-	7/1/2010	
(09)Charged off as bad debt	1/7/2010		closed chgoff	Individual account	-
Purchased by another lender					
CREDITONEBNK/B 054MR013	9/24/2008	\$300	\$0	-	- - -
	11/12/2010	\$578	\$0	-	- - -
Banks / Credit Card	Revolving	-	-	6/3/2010	
(09)Charged off as bad debt	1/17/2010		closed chgoff	Individual account	-
PRL					
CAPITAL ONE/B 01DTV203	2/22/2008	\$200	\$0	-	2 2 5
	4/13/2013	\$299	\$0	48	1111554321111
Banks / Credit Card	Revolving	-	-	5/26/2010	1111111111XXX
					XXXXXXXXXX543211111
(01)Paid or paying as agreed	1/13/2010		closed normally	Individual account	-
Canceled by credit grantor					

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>
4/20/2015	THE RENT RIT	Z04849541		15	DF	Miscellaneous and public record	
4/8/2014		R00285015		15	HO	Real estate and public accommodations	

Warning Messages

FICO Risk Score, Classic 04 - 4-Default product delivered /
Credit data not suppressed
Current Address ALERT (house number mismatch): Mismatch - input does not match file
Score Derogatory Alert Flag: No alert information is found in the file and/or inquiries do not impact the credit score

The RRD does not guarantee the accuracy or truthfulness of the information contained in these reports, but only that it is accurately copied from various public records and credit reporting agencies. Information gathered, conveyed and transmitted may be inaccurately associated with the subject of this report including but not limited to; evidence of criminal activity; credit

OK

Rapsheets Criminal Database Search

Request Information

Control #: 0	Customer Ref. Acct.:
Customer Transaction ID:	Search Date: 01/12/2015
Services:	
- Criminal Search	
Name: [REDACTED]	
DOB: 0806 [REDACTED]	
SSN: [REDACTED]-2589	

Criminal Search Results

Search Result Count: 0
NO HIT

The RRD does not guarantee the accuracy or truthfulness of the information contained in these reports, but only that it is accurately copied from various public records and credit reporting agencies. Information gathered, conveyed and transmitted may be inaccurately associated with the subject of this report including but not limited to; evidence of criminal activity; credit worthiness; or identity; as it may have been produced as result of identity theft, or inaccuracies of the various public records and/or credit reporting agencies. Please verify all information with the applicant.

The "OK" at the top left of this report indicates that the report was run successfully - NOT that it passed or failed. Please review the report to determine what meets your standards for approval.

OK

Bankruptcy Report

Search Information

Name: [REDACTED]
SSN: [REDACTED]-2589

Found 0 cases.

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OK

SSN Search

Search Information

SSN:

Results

Request ID: {A34FD386-F93B-4976-ACA6-D7518C3F1D89}
Found 1 records.

Area #:	228	Group #:	39
Begin Issue Date:		End Issue Date:	
Cln Begin Issue Date:	01/01/	Cln End Issue Date:	12/31/
Begin Range:	1	End Range:	
State:	VA	Code Digit:	2 - Issued, Beginning and Ending Date Provided

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