

**TRANS UNION Credit Profile Report**

TRANS UNION  
 2 BALDWIN PLACE, P. O. BOX 1000  
 CHESTER, PA. 19022  
 800-888-4213  
 Date Reported: 6/12/2015

**Personal Information**

<b>Name:</b>		<b>Date of Birth:</b> 3/13/1957
<b>SSN:</b>		<b>Phone:</b>
<b>On File Since:</b> 12/1/1991		
<b>Address:</b>		
<b>Reported On:</b> 7/10/2014		
<b>Address:</b>		
<b>Reported On:</b> 1/31/2014		
<b>Address:</b>		
<b>Reported On:</b>		
<b>Name:</b>		<b>Date of Birth:</b>
<b>On File Since:</b> 12/1/1991		

**Employment Information**

<b>Company Name:</b>		<b>Date Hired:</b>		<b>Occupation:</b>	
		<b>Date Reported:</b>		<b>Income:</b>	
		<b>Separation Date:</b>			

**Report Summary**

<b>Total # of Trades:</b> 11	<b>30 Days:</b> 0	<b>Accounts Balance:</b> \$3,168
<b>Current Trades:</b> 6	<b>60 Days:</b> 0	<b>Mnthly Payment:</b> \$147
<b>Unrated Trades:</b> 1	<b>90+ Days:</b> 4	<b>Credit Limit:</b> \$400
<b>Curr Neg Trades:</b> 4	<b>Inquiries:</b> 3	<b>High Credit:</b> \$5,471
<b>Hist Neg Trades:</b> 0	<b>Inq. last 6 mnths:</b> 1	<b>Total Real Est. Bal.:</b> N/A
<b>No. of Accts Paid:</b> 4	<b>Public Records:</b> 0	<b>Total Rev. Bal.:</b> \$0
<b>Curr Past Due:</b> 1	<b>Collections:</b> 1	<b>Tot. Installment Bal.:</b> \$2,996
<b>Amount Past Due:</b> \$80	<b>Oldest Trade:</b> 9/1/1991	<b>Available %:</b> 100

**Scorecards**

<b>Scorecard:</b> FICO Risk Score, Classic 04
<b>Score:</b> 619
<b>Reasons:</b> (038) Serious delinquency, and public record or collection filed (015) Lack of recent bank revolving information (013) Time since delinquency is too recent or unknown (018) Number of accounts with delinquency 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 <a href="#">click this link</a> . <a href="#">Click this link for signature page version</a> .

## 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>
(9B)Collection account Placed for collection	Collection services 400789066	8/19/2014 10/21/2014 -	\$343 \$343

## Trade Lines

<u>Firm Name/ID</u> <u>Account Number</u> <u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u>	<u>Opened</u> <u>Reported</u> <u>Acct. Type</u>	<u>Credit Limit</u> <u>High Credit</u> <u>Chargeoff</u> <u>Lst. Paymnt.</u>	<u>Balance</u> <u>Past Due</u> <u>Orig. Amt.</u> <u>Closed Ind</u>	<u>MoPmnt</u> <u>MoRep</u> <u>Date Closed</u> <u>Owner</u>	<u>30</u> <u>Pattern</u> <u>Terms</u>	<u>60</u>	<u>90</u>
Finance, / Charge Account (09)Charged off as bad debt Purchased by another lender	10/30/2011 4/27/2015 Revolving	\$1,000 \$515 -	\$0 \$0 -	- - 11/20/2014	- - -	-	-
		7/10/2014	closed chargoff	Individual account	-		
Clothing / Charge Account (09)Charged off as bad debt Purchased by another lender	2/24/2013 2/24/2015 Revolving	\$550 \$343 -	\$0 \$0 -	- - 7/19/2014	- - -	-	-
		12/3/2013	closed chargoff	Individual account	-		
Department, / Charge Account (09)Charged off as bad debt PRL	3/1/2010 9/14/2014 Revolving	- \$194 -	\$172 \$80 -	- - 6/15/2014	- - -	-	-
		12/3/2013	closed chargoff	Individual account	-		
Finance, / Automobile (09)Charged off as bad debt Purchased by another lender	12/17/2008 9/30/2009 Installment	- \$15,602 -	\$0 \$0 -	\$355 - 9/30/2009	- - -	-	-
		9/28/2012	closed chargoff	Joint account	72 Months		
Banks / Automobile (01)Paid or paying as agreed	1/20/2014 5/31/2015 Installment	- \$5,000 -	\$2,996 \$0 -	\$147 16 -	0 111111111111111111 111	0	0
		5/10/2015		Joint account	36 Months		
Home / Charge Account (01)Paid or paying as agreed	8/6/2011 5/21/2015 Revolving	\$400 \$471 -	\$0 \$0 -	- 19 -	0 111111111111111111 111111	0	0
		5/5/2015		Individual account	-		

Banks / FHA Real Estate Mortgage	9/1/1991	-	\$0	\$644	0	0	0
	4/29/2014	\$43,180	\$0	48	111111111111111111		
	Mortgage	-	-	4/29/2014	111111111111111111		
(01)Paid or paying as agreed					1111111111111111111111111111111111		
Closed		3/7/2014	closed normally	Joint account	360 Months		
Department, / Charge Account	8/6/2011	\$400	\$0	-	0	0	0
	9/9/2013	\$384	\$0	25	111111111111111111		
	Revolving	-	-	9/9/2013	111111111111111111		
(01)Paid or paying as agreed					11		
Purchased by another lender		9/3/2013	closed normally	Individual account	-		
Finance / Automobile	7/10/2009	-	\$0	\$458	0	0	0
	6/18/2010	\$23,793	\$0	11	111111111111111111		
	Installment	-	-	6/18/2010			
(01)Paid or paying as agreed		6/18/2010	closed normally	Joint account	66 Months		
Closed							
Finance, / Automobile	5/9/2008	-	\$0	\$358	0	0	0
	1/16/2009	\$14,050	\$0	8	1111111111		
	Installment	-	-	1/16/2009			
(01)Paid or paying as agreed		1/15/2009	closed normally	Joint account	60 Months		
Closed							
Finance / Automobile	6/18/2010	-	-	\$372	-	-	-
	5/31/2015	\$21,837	-	-	-	-	-
	Installment	-	-	1/31/2013			
(UR)Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)		5/7/2013	closed normally	Joint account	72 Months		

**Inquiries**

**Inquiries**

Date	Subscriber Name	Subscriber #	Amount	Mkt.	SubMkt.	KOB	Phone #
6/12/2015				15	DF	Miscellaneous and public record	
12/2/2013				17	NY	Credit card and travel/entertainment companies	
11/3/2013				17	NY	Credit card and travel/entertainment companies	

**Warning Messages**

FICO Risk Score, Classic 04 - 4-Default product delivered /
Credit data not suppressed
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 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.

**Rapsheets Criminal Database Search**

**Request Information**

<b>Control #:</b> 0	<b>Customer Ref. Acct.:</b>
<b>Customer Transaction ID:</b>	<b>Search Date:</b> 01/12/2015
<b>Services:</b>	
- <b>Criminal Search</b>	
<b>Name:</b>	
<b>DOB:</b>	
<b>SSN:</b>	

**Criminal Search Results**

<b>Search Result Count:</b> 0
<b>NO HIT</b>

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## Bankruptcy Report

### Search Information

Name:  
SSN:

Found 0 cases.

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Search Information

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SSN:

Results

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Request ID: {A34FD386-F93B-4976-ACA6-D7518C3F1D89}

Found 1 records.

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

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