

How to Read Your Credit Report

B Consumer identifying information


- 1 A code which identifies the **Experian or Credit Bureau office** nearest to the consumer's current address. Use for consumer referrals.
- 2 Consumer's **name and address** including time frame reported and source. Number of subscribers reporting the address via update tape.
U= Update tape, I= Inquiry, M= Manual data and P= PDS-Experian Proprietary Data Source
- 3 **Last subscriber** reporting the consumer at his/her current address
- 4 Consumer's **previous addresses** with source, in order by reliability of source. Up to two may display.
- 5 An **asterisk** preceding any address indicates the address was not entered on inquiry
- 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 SSN not matching on inquiry
- 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 aliases, maiden, previous surnames or nicknames associated with the consumer's file

C Demographics

Demographics contains the consumer's telephone number (including source and phone type: R=Residential, B=Business, C=Cellular, P=Pager, T=Pay telephone, F=Fax, I=Institution), driver's license number, home ownership status and the 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 CHECK keyword on inquiry or contact your Experian sales representative.*



TCA1 RTS 3122250 CONSUMER, JONATHAN QUINCY 999999990; CONSUMER, NANCY CHRISTINE

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B JONATHAN QUINCY CONSUMER 2
 10655 N BIRCH ST
 BURBANK CA 91502-1234
 RPID: 6-95 TO 1-98 U 3X
 LAST SUB: 1220855 3

SS: 999-99-9990 6
 234-56-7891*
 123-45-6789* 7

DOB: 1/10/1951

E AJAX HARDWARE 8
 2035 BROADWAY
 SUITE 300
 LOS ANGELES CA 90019-1234
 RPID: 12-98 I

1314 SOPHIA LN APT 3
 SANTA ANA CA 92708-5678 4
 RPID: 2-95 U 1X

E: BELL AUTOMOTIVE 9
 111 MAIN STREET
 BURBANK CA 91503
 RPID: 5-91 TO 9-91 I

*2600 BOWSER ST #312
 LOS ANGELES CA 90017-9876
 RPID: 9-93 I

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

C ----- DEMOGRAPHICS -----

PH: 818.555.1111 UR PH: 706.432.9876 IB PH: 213.876.1234 UB
 DL: CA N2345678 HM: OWNER
 GEO: 35 123 456789 0 1234

D ----- FRAUD SHIELD SUMMARY -----

INPUT SSN RECORDED AS DECEASED INQ: PHONE ANSWERING SERVICE:
 DOB: 1-10-1951 DOD: 3-30-1996 ABC ANSWER-ALL
 INPUT SSN ISSUED 1965-1966 10655 N BIRCH ST
 TELEPHONE NUMBER INCONSISTENT W/ADDRESS BURBANK CA 91502
 DRIVER'S LICENSE INCONSISTENT W/ONFILE 818.555.1212
 FROM 10-01-97 INQ COUNT FOR SSN=8
 FROM 10-01-97 INQ COUNT FOR ADDRESS=15

FILE: COMMERCIAL BUSINESS ADDRESS:
 J&J INVESTMENTS
 2600 BOWSER ST #312
 LOS ANGELES CA 90017
 213.111.2222

E ----- PROFILE SUMMARY -----

PUBLIC RECORDS ----- 3	PAST DUE AMT --- \$1,421	INQUIRIES -- 3	CNT 05 / 01 / 04 / 21
INSTALL BAL ----- \$45,037	SCH/EST PAY ---- \$1,865	INQS/6 MO -- 0	SATS ACCTS ---- 6
R ESTATE BAL --- \$234,000	R ESTATE PAY ---- \$3,128	TRADELINE - 10	NOW DEL/DRG---- 3
REVOLVNG BAL --- \$14,657	REVOLVNG AVAIL --- 27%	PAID ACCT -- 2	WAS DEL/DRG---- 0
			OLD TRADE---- 1-68

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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 Credit Trends summary

Credit Trends summary provides up to 24 months of historical balance and credit utilization information on a consumer's revolving, installment and mortgage accounts. *Optional with HBIS keyword on inquiry or contact your Experian sales representative.*

G 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.*

H 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 number
- 15 Amount of public record
- 16 Type of public record
- 17 Certificate 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



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CREDIT TRENDS SUMMARY

TO TAL REVOLVING ACCOUNTS

MTH	TLBALANCE	TAVGBALNC	%UTL	#BN	#RE	#TB
3M	\$19122	\$4778	75%	3	1	4
6M	\$16508	\$3302	71%	3	2	5
9M	\$11550	\$2310	52%	3	2	5
12M	\$6350	\$1270	31%	3	2	2
15M	\$9700	\$1617	35%	4	2	3
*18M	\$6150	\$1538	24%	4	1	2
21M	\$5625	\$1125	22%	4	1	3
24M	\$4553	\$1138	24%	3	1	3

TO TAL BANK AND THE CARDS

MTH	TLBALANCE	TAVGBALNC	%UTL	#TD	#IB
3M	\$18712	\$6237	78%	3	3
6M	\$15308	\$5103	73%	3	3
9M	\$10050	\$3350	50%	3	3
12M	\$6350	\$2117	34%	3	2
15M	\$9400	\$2350	37%	4	2
*18M	\$5700	\$1900	23%	4	1
21M	\$5500	\$1375	22%	4	2
24M	\$4453	\$1484	25%	3	2

TO TAL RETAIL CARDS

MTH	TLBALANCE	TAVGBALNC	%UTL	#TD	#TB
3M	N/A	N/A	N/A	N/A	N/A
6M	\$1200	\$600	52%	2	2
9M	\$1500	\$750	65%	2	2
12M	\$0	\$0	0%	2	0
15M	\$300	\$150	16%	2	1
*18M	N/A	N/A	N/A	N/A	N/A

TO TAL INSTALLMENT ACCOUNS

MTH	TLBALANCE	%BTL	#TD	#IB
3M	\$21242	49%	1	1
6M	\$37625	57%	2	2
9M	\$41888	64%	2	2
12M	\$46151	70%	2	2
15M	\$50414	77%	2	2
18M	\$54677	83%	2	2
21M	\$58940	90%	2	2
24M	\$63023	96%	2	2

TO TAL MORTGAGE ACCOUNTS

MTH	TLBALANCE	%BTL	#TD	#TB
3M	\$238000	60%	1	1
6M	\$244000	61%	1	1
9M	\$250000	63%	1	1
12M	\$256000	64%	1	1
15M	\$262000	66%	1	1
18M	\$268000	67%	1	1
21M	\$274000	69%	1	1
24M	\$280000	70%	1	1

SCORE SUMMARY

NEW NATIONAL RISK SCORE	=	502	SCORE FACTORS:	19, 35, 1, 8
EXPERIAN/FAIR ISAPAC SCORE	=	561	SCORE FACTORS:	22, 13, 18, 10
BANKRUPTCY MODEL	=	925	SCORE FACTORS:	K, C, H, B

PUBLIC RECORDS

* SO CALIF DISTRICT COURT CH: 45078321	11	6-20-94	12	1	7-01-95	13	3011111	14	\$12,450	15	CO LIEN REL	16
* COUNTY SPR CT SANTA ANA DH: 750853 BP: B1234P50987	17	9-19-93	18	1	PLAINTIFF: ALLIED COMPANY	19	3019999	20	\$1,200	21	CIV CL JUDG	22
* U S BANKRUPTCY COURT DH: 35054539906234561		2-10-93		2			3009999		\$100,000 -L \$8,500 -A		BK 13-PETIT VOLUN	

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

- a. Original credit grantor name/creditor classification for third party collection agency tradelines
- b. Balloon payment information (date and amount) or deferred payment start date for deferred loans
- c. Mortgage Identification Number (MIN) for mortgage tradelines
- d. Portfolio "Sold To:" or "Purchased From:" name

- 23 Special comments reported by a subscriber or consumer to distinguish accounts which may require special handling
- 24 Compliance condition code reported by a subscriber to distinguish accounts that are "Closed by Consumer" and/or "Disputed Accounts"
- 25 'D' indicates the terms of the loan have been deferred to a future date
- 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 accounts receivable tape for open accounts; the date of the last reporter update tape for accounts with a zero balance that were not provided by a reporter on each update tape; and the date paid for paid accounts.
- 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 date the account first reached the present status level
- 42 The amount past due for the account
- 43 The account condition indicates the state of account
- 44 Months reviewed indicates the total number of months history has been maintained for the account
- 45 Maximum delinquency and payment code are the most recent date and code of the worst status beyond the 25-month payment history

TRADES									
SUBSCRIBER	KOB	TYP	TRM	ECOA	OPEN BALDATE	AMT-TYP1 BALANCE	AMT-TYP2 PYMT LEVEL	ACCTCOND	PYMT STATUS
SUB#					LAST PD	MONTH PAY	PAST DUE	MOS REV	PYMT HISTO
ACCOUNT #								MAXIMUM	BY MONTH
*CREDIT AND COLLECTION									
3980999	YC	UNK	UNK	2	4-05-96	\$250	9-94	(20)	GGGGGGGGGGGG
98E543182136							\$250		GGGGGGG
a. ORIGINAL CREDITOR: DR. JOHN KILDARE/MEDICAL-HEALTH CARE									
ACCOUNT INFORMATION DISPUTED BY CONSUMER									
DEBT BEING PAID THROUGH INSURANCE									
*ISLAND SAVINGS									
1211248	BC	CRC	REV	2	10-1-97	\$0	\$5,700-H	(18)	BOCCCCCCCC
405855254820							10-97		CCCC
**ACCOUNT CLOSED AT CONSUMER'S REQUEST*									
HEMLOCK									
2313849	DV	ISC	024-D	3	6-01-96	\$1,000	2-95	(17)	NNNNNNNNNN
828510311121									NNNN
b. DEFERRED PAYMENT START DATE: 07-30-1999									
CENTRAL BANK									
1132912	HE	AUT	48	1	6-15-96	\$11,050	6-96	(31)	1CCCCCCCCC
23802654388					5-96	\$465	\$465		CCCCCCCC
*MOUNTAINK									
1119999	HE	SEC	60	2	12-17-96	\$19,330	12-96	(39)	1CCCCC1CCCC
3562A0197325346R12345					11-96	\$956	\$956	9-94/1	CCCCCCCC
>3562A019732534									

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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
- 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
- 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 Derogatory, e.g. 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 \$10,000 (L)imit and the (H)ighest balance was \$7,108.

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 indicated if there is no "-A" or "-E"

Estimated monthly payment is indicated by the "-E" directly after the monthly payment amount, calculated by Experian based on reporters formula


J 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.

K Messages

The messages section may include general consumer statements, 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 Consumer Assistance office or Credit Bureau nearest to the consumer's current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.



TCA1 RTS 3122250 CONSUMER, JONATHAN QUINCY 999999990; CONSUMER, NANCY CHRISTINE

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SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTO RY	BY MONTH
ACCOUNT #	LAST PD MONTH PAY PAST DUE	MAXIMUM			
*BAY COMPANY 2390446 DC CHG REV 2	1-68 5-31-96	\$1,400 -L	5-96	BK13PET (99)	DELINQ 180 7654321CCCC00 CCCCCCCCCCCC
EMPLOYEES CREDIT UNION 1220855 BC CRC REV 2	2-65 1-15-98 1-98	\$10,000 -L \$6,029 \$180 -A	\$7,108 H	OPEN (99)	CURR ACCT CCCCCCCCCCCC 00000000CCCC
HOME FINANCIAL 5935250 FM R/E 30Y 2	5-90 1-12-98 12-97	\$400,000 -O \$234,000 \$3,128	5-90	OPEN (92)	CURR ACCT CCCCCCCCCCCC CCCC000CCCC
C. MIN: 123456789012345678					
STATE BANK 1299987 BC CRC REV 1	1-90 6-15-96 5-96	\$10,000 -L \$8,628 \$255 -E	\$9,612 H	OPEN (85)	CURR ACCT CCCCCCCCCCCC CCCC000CCCC
D. PURCHASED PORTFOLIO FROM: SOUTHWEST BANK					
TRAVEL CHARGE USA 3488520 N CRC 001 1	3-95 12-20-97	\$4,000 -H \$0	\$3,612 -H	PAID (34)	CURR ACCT BCCCCCCCCCCCC CCCC000CCCC
----- INQUIRIES -----					
HEMLOCK'S	12-05-98	2313849 DC			
BAY COMPANY	12-03-98	2390446 DC	\$1,500 CHG REV		
HILLSIDE BANK	10-21-97	2240679 BC			
----- MESSAGES -----					
CONSUMER ASSISTANCE CONTACT: EXPERIAN					
PO BOX 9595, ALLEN, TX 75013-0036 888 397 3742					

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