

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

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

Employment Information

Company Name:	Date Hired:	Occupation:
	Date Reported:	Income:
	Separation Date:	

Report Summary

Total # of Trades:	11	30 Days:	0	Accounts Balance:	\$3,168
Current Trades:	6	60 Days:	0	Mnthly Payment:	\$147
Unrated Trades:	1	90+ Days:	4	Credit Limit:	\$400
Curr Neg Trades:	4	Inquiries:	3	High Credit:	\$5,471
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.:	\$0
Curr Past Due:	1	Collections:	1	Tot. Installment Bal.:	\$2,996
Amount Past Due:	\$80	Oldest Trade:	9/1/1991	Available %:	100

Scorecards

Scorecard:	FICO Risk Score, Classic 04
Score:	619
Reasons:	(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 click this link .	
Click this link for signature page version.	

Collections

Member Number Creditor Status Narratives	Industry Code Account Number	Date Reported Date Verified Date Closed	Amount Balance
(9B)Collection account Placed for collection	Collection services 400789066	8/19/2014 10/21/2014 -	\$343 \$343

Trade Lines

Firm Name/ID Account Number KOB/Trade Type Status Phone #	Opened Reported Acct. Type	Credit Limit High Credit Chargeoff Lst. Paymnt.	Balance Past Due Orig. Amt. Closed Ind	MoPmnt MoRep Date Closed Owner	30 Pattern	60	90
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 -	-	-	-
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 -	-	-	-
Department, / Charge Account (09)Charged off as bad debt PRL	3/1/2010 9/14/2014 Revolving	- \$194 -	\$172 \$80 -	- 6/15/2014 -	-	-	-
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 -	-	-	-
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
Home / Charge Account (01)Paid or paying as agreed	8/8/2011 5/21/2015 Revolving	\$400 \$471 -	\$0 \$0 -	19 -	0 111111111111111111 111111	0	0

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	3/7/2014		closed normally	Joint account	360 Months		
Closed							
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	9/3/2013		closed normally	Individual account	-		
Purchased by another lender							
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 #
8/12/2015				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.

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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:	
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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Bankruptcy Report

Search Information

Name:
SSN:

Found 0 cases.

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Rapsheets Criminal Database Search

Request Information

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

Criminal Search Results

Search Result Count: 0
NO HIT

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Evictions, Suits, Liens and Judgments Report

No Hit
Search Information

Name:

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Applicant Information**Overview**

Reported Matches 8

AKA:

Deceased: No

Scorecard**Score****ID Verify****Factors**

The input phone was missing or incomplete

The input phone number is not found in the public record

Moderate to full verification, some critical ID elements verified

This scorecard ranges from 400 to 800 with 400 being the lowest possible score.

702

People Search History**1**

No Phone Number

Orig:**Filed:**

Mail Drop

GEO

ROUTE

CENSUS

2

No Phone Number

Orig:**Filed:**

Mail Drop

GEO

ROUTE

CENSUS

3

No Phone Number

Orig:**Filed:**

Mail Drop

GEO

ROUTE

CENSUS

4	No Phone Number	Orig:	Filed:
		Mail Drop	
		GEO	
ROUTE		CENSUS	

5	No Phone Number	Orig:	Filed:
		Mail Drop	
		GEO	
ROUTE		CENSUS	

6	No Phone Number	Orig:	Filed:
		Mail Drop	
		GEO	
ROUTE		CENSUS	

7	No Phone Number	Orig:	Filed:
		Mail Drop	
		GEO	
ROUTE		CENSUS	

8	No Phone Number	Orig:	Filed:
		Mail Drop	
		GEO	
ROUTE		CENSUS	

Verification Messages		
Type	Code	Description
SSNInfo.Valid Indicator	G	Good
NameAddressPhone.Type	A	Phone Listing
NameAddressPhone.Status	C	Connected
NameAddressPhone.Summary	8	First name, Last name and Address matched

RESULTS

NO HIT

Search Information

Search Identifier:
Search: infractions
Name:
Search Address:
Filing State:
SSN:

Request ID: {1605E00D-9D3C-4E3B-8A9B-EBAC89A5A096}

Found 0 records.

Lists Searched:

Australian Department of Foreign Affairs and Trade (DFAT)
Bank of England Consolidated List of Financial Sanctions
Bureau of Industry and Security
OSFI Terrorism Financing
DTC Debarred parties
European Union Consolidated List
FBI Hijack Suspects
FBI Most Wanted
FBI Most Wanted Terrorists
FBI Seeking Information
FBI Top Ten Most Wanted
HKMA
Interpol Most Wanted
MAS
Non-cooperative Countries and Territories
Non-proliferation
OFAC Sanctions Programs and Countries
OFAC's Specially Designated Nationals & Blocked Persons
Politically Exposed Persons
Primary Money Laundering Concern (PMLC)
Terrorist Exclusion List
Unauthorized Banks
United Nations Consolidated List
World Bank Debarred Parties

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US Sex Offender Report

No Records Found

Name: DOB:
State: Multistate County Code:

Jurisdictions Checked: AK Sex Offender,AL Sex Offender,AR Sex Offender,AZ Sex Offender,CT Sex Offender,DC Sex Offender,DE Sex Offender,FL Sex Offender,FL Sex Offender,GA Sex Offender,IA Sex Offender,ID Sex Offender,IL Sex Offender,KS Sex Offender,KY Sex Offender,LA Sex Offender,MD Sex Offender,ME Sex Offender,MI Sex Offender,MN Sex Offender,MO Sex Offender,MS Sex Offender,MT Sex Offender,ND Sex Offender AOC,NE Sex Offender,NH Sex Offender,NJ Sex Offender,NM Sex Offender,NY Sex Offender,OH-Sex Offender,OK Sex Offender,PA Sex Offender,SC Sex Offender,TN Sex Offender,TX Sex Offender,UT Sex Offender,VA Sex Offender,WA Sex Offender,WV Sex Offender,WY Sex Offender,CA Sex Offender,HI Sex Offender,VT Sex Offender,MA Sex Offender,NC Sex Offender AOC,NV Sex Offender,WI Sex Offender,ND Sex Offender,SD Sex Offender,RI Sex Offender,OR Sex Offender,NC Sex Offender,OR Multnomah County SOR,IN Sex Offender Sheriff,GU Sex Offender,PR Sex Offender,OR Web Sex Offender Registry,York SC Sex Offender,AR Sex Offender,SD Aberdeen Sex Offender,SD Sioux Falls Sex Offender,CT Out of State Sex Offender,MO Cape Girard Sex Offender,MO Cole Sex Offender,MO Barton Sex Offender,MO Jefferson Sex Offender,MO Newton Sex Offender,MO Laclede Sex Offender,MO St. Louis Sex Offender,CO Sex Offender,ALASKA SOR,ALABAMA SOR,ARIZONA SOR,CONNECTICUT SOR,DISTRICT OF COLUMBIA,DELAWARE SOR,FLORIDA SOR,Georgia SOR,IOWA SOR,IDAHO SOR,ILLINOIS SOR,IL MVO VIOLENT OFNDS,KENTUCKY SOR,LOUISIANA SOR,MARYLAND SOR,MAINE SOR,MICHIGAN SOR,Minnesota SOR,Missouri SOR,MISSISSIPPI SOR,MONTANA SOR,NEBRASKA SOR,NEW HAMPSHIRE SOR,NEW JERSEY SOR,NEW MEXICO SOR,New York SOR,OHIO SOR,OKLAHOMA SOR,PENNSYLVANIA SOR,SOUTH CAROLINA SOR,TENNESSEE SOR,TEXAS SOR,UTAH SOR,Virginia SOR,Washington SOR,WEST VIRGINIA SOR,Wyoming SOR,CALIFORNIA SOR,Hawaii SOR,VERMONT SOR,MASSACHUSETTS SOR,NORTH CAROLINA SOR,NEVADA SOR,Wisconsin SOR,NORTH DAKOTA WEB SOR,South Dakota SOR,RHODE ISLAND SOR,OREGON SOR,COLORADO SOR,INDIANA SOR,Guam SOR,Puerto Rico SOR,US Virgin Islands SOR,Northern Mariana Islands SOR

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