

Sample Equifax Consumer Credit Report Snapshot (Page 1 of 7)

Equifax 800-685-1111 www.equifax.com



Equifax Credit Report™ for Melissa Carson

As of: 08/07/2007

Available until:

Confirmation #: 123456789

Credit Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Revolving Accounts

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
XYZ BANKCARD	487366480316XXXX	08/2001	\$0	01/2007	\$287	PAYS 91-120 DAYS	\$8,000

XYZ BANKCARD

123 Riverside Ave
Tuscon, AZ-85701
(520) 555-1244

Account Number:	487366480316XXXX	Current Status:	PAYS 91-120 DAYS
Account Owner:	Individual Account	High Credit:	\$7,215
Type of Account 	Revolving	Credit Limit:	\$8,000
Term Duration:		Terms Frequency:	
Date Opened:	2001/08	Balance:	\$0
Date Reported:	01/2007	Amount Past Due:	\$287
Date of Last Payment:	01/2007	Actual Payment Amount:	\$0
Scheduled Payment Amount:	\$0	Date of Last Activity:	01/2007
Date Major Delinquency First Reported:		Months Reviewed:	1
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:	\$0	Deferred Payment Start Date:	
Balloon Payment Amount:	\$0	Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit card

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, i.e. credit cards.

This is a summary of the account.

Detailed information of the account.

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	Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit																																																																																										
	Comments:																																																																																																	
81-Month Payment History																																																																																																		
<table border="1"> <thead> <tr> <th>Year</th><th>Jan</th><th>Feb</th><th>Mar</th><th>Apr</th><th>May</th><th>Jun</th><th>Jul</th><th>Aug</th><th>Sep</th><th>Oct</th><th>Nov</th><th>Dec</th></tr> </thead> <tbody> <tr><td>2006</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>30</td><td>60</td><td>90</td></tr> <tr><td>2005</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td></tr> <tr><td>2004</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td></tr> <tr><td>2003</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td></tr> <tr><td>2002</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td></tr> <tr><td>2001</td><td></td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td><td>*</td></tr> </tbody> </table>								Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2006	*	*	*	*	*	*	*	*	*	30	60	90	2005	*	*	*	*	*	*	*	*	*	*	*	*	2004	*	*	*	*	*	*	*	*	*	*	*	*	2003	*	*	*	*	*	*	*	*	*	*	*	*	2002	*	*	*	*	*	*	*	*	*	*	*	*	2001		*	*	*	*	*	*	*	*	*	*	*
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																																																																																						
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Closed Accounts																																																																																																		
	Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit																																																																																										
123 CREDIT CO O	123 Allyson Rd Tuscon, AZ-19019 (215) 555-8863	5336968842 21XXXX	02/2001	\$0	06/2006	\$0	PAYS AS AGREED	\$3,200																																																																																										
123 CREDIT CO																																																																																																		
Account Number:		533696884221XXXX			Current Status:		PAYS AS AGREED																																																																																											
Account Owner:		Individual Account			High Credit:		\$0																																																																																											
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Term Duration:					Terms Frequency:																																																																																													
Date Opened:		2001/02			Balance:		\$0																																																																																											
Date Reported:		06/2006			Amount Past Due:		\$0																																																																																											
Date of Last Payment:					Actual Payment Amount:		\$0																																																																																											
Scheduled Payment Amount:		\$0			Date of Last Activity:		05/2006																																																																																											
Date Major Delinquency First Reported:					Months Reviewed:		64																																																																																											

Sample Equifax Consumer Credit Report Snapshot (Page 3 of 7)

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Creditor Classification:					Activity Description:		Paid and Closed
Charge Off Amount:		\$0			Deferred Payment Start Date:		
Balloon Payment Amount:		\$0			Balloon Payment Date:		
Date Closed:		01/2004			Type of Loan:		Credit card
Comments:		Account closed by consumer					

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*							
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001	*	*	*	*	*	*	*	*	*	*	*	*
2000						*	*	*	*	*	*	*

Sample Equifax Consumer Credit Report Snapshot (Page 4 of 7)

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years.

There are inquiries that may impact your credit rating. These inquiries are made by companies with whom you have applied for a loan or credit.

There are inquiries that do not impact your credit rating. These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These requests are only viewable to you.

Name of Company	Date of Inquiry
123 UTILITY	03/05/07
Creditor Contact Information	
123 UTILITY 123 Perry St Boston, MA 02101	
Company Information	Date of Inquiry
ND-Promotional Inquiry	07/11/06
EFX-Equifax Consumer Services	01/17/07
PRM-ECAS	12/03/06, 12/15/06
Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for twelve months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months.)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR inquiries remain for 12 months.)

Sample Equifax Consumer Credit Report Snapshot (Page 5 of 7)

Negative Accounts

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
XYZ BANKCARD	487366480316XXXX	08/2001	\$0	01/2007	\$287	PAYS 91-120 DAYS	\$8,000

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Date Major Delinquency First Reported:		Months Reviewed:	1
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:	\$0	Deferred Payment Start Date:	
Balloon Payment Amount:	\$0	Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit card
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	30	60	90
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002	*	*	*	*	*	*	*	*	*	*	*	*
2001		*	*	*	*	*	*	*	*	*	*	*

Accounts that contain a negative account status. These accounts remain a part of your credit report for up to ten years from date of last activity.

The date of last activity is the last date financial activity was reported by the lender.

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A collection is an account that has been turned over to a collection agency by a creditor.

Collections

ABC Collections

Agency Address:	7754 W 84th St Chicago, IL 60601 (318) 555-4549
Date Reported:	10/2006
Date Assigned:	03/2005
Creditor Classification:	
Creditor Name:	321 INSTALLMENT LOANS
Account Number:	25XXXX
Account Owner:	Individual Account.
Original Amount Owned:	\$35
Date of 1 st Delinquency:	12/2004
Balance Date:	10/2006
Balance Owned:	\$35
Last Payment Date:	N/A
Status Date:	10/2006
Status:	D - Unpaid
Comments:	N/A

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Public Records

Bankruptcy

Date Filed: 08/2004

Case Number: 1A223344567

Court Number/Name: 12-Anywhere Court House

Court Address: 123 Easy Street
Anytown, GA 33333
(555) 555-5555

Liabilities: \$25,000

Public record information includes bankruptcies, liens or judgements and comes from federal, state and county court.

Name: Melissa Carson
Social Security Number: XXX-XX-6789
Age or Date of Birth: March 8, 1977

This information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Address Information

Current/Previous	Street	City	State	Zip	Date Reported
Current	123 PEACHTREE CIRCLE	ATLANTA	GA	30303	07/2006
Former Address 1	123 WYANDHAM CT	BIRMINGHAM	AL	35226	05/2005

Other Identification

You have no other identification on file.

Employment History

Last Reported Employment:

FIELD CONSULTANT; LMNOP COMPANY; GA;

Personal statement added by the consumer.

Consumer Statement

The following Consumer Statement was added on 05/2007 and will expire on 05/2008:

CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. DAYTIME (206) 555-5555
EVENING (206) 555-6666

Sample Experian Consumer Credit Report (Page 1 of 4)

Experian 888-397-3742 www.experian.com

experian®

Online Personal Credit Report from Experian for

Experian credit report prepared for
JOHN Q. CONSUMER
Your report number is
1562064065
Report date:
04/24/2007

Index:
- Potentially negative items
- Accounts in good standing
- Requests for your credit history
- Personal information
- Important message from Experian
- Contact us

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can expedite your ability to obtain credit and can make offers of credit available to you. We do not grant or deny credit; each credit grantor makes that decision based on its own guidelines.

Potentially Negative Items

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Public Records

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

MAIN COUNTY CLERK

Address: 123 MAINTOWN S Identification Number: 1 Plaintiff: ANY COMMISSIONER O.

Status: Civil claim paid. Status Details: This item was verified and updated on 04-2007.

Date Filed: 10/15/2006 Claim Amount: \$200 Date Resolved: 03/04/2007 Liability Amount: NA Responsibility: INDIVIDUAL

Credit Items

For your protection, the last few digits of your account numbers do not display.

ABCD BANKS

Address: 100 CENTER RD Account Number: 1000000....
BUFALO, NY-10000
(555) 555-5555 Status: Paid/Past due 60 days.

Date Opened: 10/2005 Type: Installment Reported Since: 11/2005 Terms: 12 Months Date of Status: 04/2007 Monthly Payment: \$0 Last Reported: 04/2007 Responsibility: Individual

Credit Limit/Original Amount: \$523 High Balance: NA Recent Balance: \$0 as of 04/2007 Recent Payment: \$0

Account History:
60 days as of 12-2006
30 days as of 11-2006

Potentially negative items:

Items that creditors may view less favorably. It includes the creditor's name and address, the account number (shortened for security), account status, type and terms of the account and any other information reported to Experian by the creditor. Also includes any bankruptcy, lien and judgment information obtained directly from the courts.

Status:
Indicates the current status of the account.

Sample Experian Consumer Credit Report (Page 2 of 4)

MAIN COLL AGENCIES		
Address: PO BOX 123 ANYTOWN, PA 10000 (555) 555-5555	Account Number: 0123456789	Original Creditor: TELEVISE CABLE COMM.
Status: Collection account. \$95 past due as of 4-2000.		
Date Opened: 01/2005	Type: Installment	Credit Limit/Original Amount: \$95
Reported Since: 04/2005	Terms: NA	High Balance: NA
Date of Status: 04/2005	Monthly Payment: \$0	Recent Balance: \$95 as of 04/2005 Recent Payment: \$0
Last Reported: 04/2005	Responsibility: Individual	
Your statement: ITEM DISPUTED BY CONSUMER		
Account History: Collection as of 4-2005		

Accounts in Good Standing

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AUTOMOBILE AUTO FINANCE		
Address: 100 MAIN ST E SMALLTOWN, MD 90001 (555) 555-5555	Account Number: 12345678998....	
Status: Open/Never late.		
Date Opened: 01/2006	Type: Installment	Credit Limit/Original Amount: \$10,355
Reported Since: 01/2006	Terms: 65 Months	High Balance: NA
Date of Status: 04/2007	Monthly Payment: \$210	Recent Balance: \$7,984 as of 04/2007 Recent Payment: \$0
Last Reported: 04/2007	Responsibility: Individual	

MAIN

Address: PO BOX 1234 FORT LAUDERDALE, FL 10009	Account Number: 1234567899876	
Status: Closed/Never late.		
Date Opened: 03/1997	Type: Revolving	Credit Limit/Original Amount: NA
Reported Since: 03/1997	Terms: 1 Months	High Balance: \$3,228
Date of Status: 08/2006	Monthly Payment: \$0	Recent Balance: \$0 /paid as of 08/2006 Recent Payment: \$0
Last Reported: 08/2006	Responsibility: Individual	

Your statement:
Account closed at consumer's request

Accounts in good standing:

Lists accounts that have a positive status and may be viewed favorably by creditors.

Type:

Account type indicates whether the account is a revolving or an installment account.

Sample Experian Consumer Credit Report (Page 3 of 4)

Requests for Your Credit History

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Requests Viewed By Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you.

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness.

HOMESALE REALTY CO

Address:
2000 S MAINROAD BLVD STE
ANYTOWN CA 11111
(555) 555-5555

Date of Request:
07/16/2006

Comments:

Real estate loan on behalf of 3903 MERCHANTS EXPRESS M. This inquiry is scheduled to continue on record until 8-2008.

M & T BANK

Address:
PO BOX 100
BUFFALO NY 10000
(555) 555-5555

Date of Request:
02/23/2006

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 3-2008.

WESTERN FUNDING INC

Address:
191 W MAIN AVE STE 100
INTOWN CA 10000
(559) 555-5555

Date of Request:
01/25/2006

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 2-2008.

Requests Viewed Only By You

The section below lists all who have a permissible purpose by law and have requested in the recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer information about you to those with a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

We report these requests **only to you** as a record of activities. We **do not** provide this information to other creditors who evaluate your creditworthiness.

MAIN BANK USA

Address:
1 MAIN CTR AA 11
BUFFALO NY 14203

Date of Request:
08/10/2006

MYTOWN BANK

Address:
PO BOX 825
MYTOWN DE 10000
(555) 555-5555

Date of Request:
08/05/2006

INTOWN DATA CORPS

Address:
2000 S MAINTOWN BLVD STE
INTOWN CO 11111
(555) 555-5555

Date of Request:
07/16/2006

Requests for your credit history:

Also called "inquiries," requests for consumer credit history are logged on the report whenever anyone reviews the credit information. There are two types of inquiries.

1. Inquiries resulting from a transaction initiated by the consumer.

These include inquiries from applications for credit, insurance, housing or other loans. They also include transfers of an account to a collection agency. Creditors may view these items when evaluating creditworthiness.

2. Inquiries resulting from transactions the consumer may not have initiated but that are allowed under the FCRA. These include preapproved offers, as well as for employment, investment review, account monitoring by existing creditors, and requests by the consumer for his/her own report. These items are shown only to the consumer and have no impact on the creditworthiness or risk scores.

Sample Experian Consumer Credit Report (Page 4 of 4)

Personal Information

The following information is reported to us by you, your creditors and other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, the Social Security number that you used to obtain this report is not displayed. The Name identification number and Address identification number are how our system identifies variations of your name and address that may appear on your report. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

Names:

JOHN Q CONSUMER

Name identification number: 15621

JONATHON Q CONSUMER

Name identification number: 15622

J Q CONSUMER

Name identification number: 15623

Social Security number variations:

999999999

Year of birth:

1959

Spouse or co-applicant:

JANE

Employers:

ABCDE ENGINEERING CORP

Telephone numbers:

(555) 555 5555 Residential

Address: 123 MAIN STREET

ANYTOWN, MD 90001-9999

Address identification number:

0277741504

Type of Residence: Multifamily

Geographical Code: 0-156510-31-8840

Address: 555 SIMPLE PLACE

ANYTOWN, MD 90002-7777

Address identification number:

0170086050

Type of Residence: Single family

Geographical Code: 0-176510-33-8840

Address: 999 HIGH DRIVE APT 15B

ANYTOWN, MD 90003-5555

Address identification number:

0170129301

Type of Residence: Apartment complex

Geographical Code: 0-156510-31-8840

Personal information:

Personal information associated with the consumer's history that has been reported to Experian by the consumer, his/her creditors and other sources.

May include name and Social Security number variations, employers, telephone numbers, etc. Experian lists all variations so the consumer knows what is being reported.

Address information:

Consumer's current address and previous address(es).

Personal statement:

Any personal statement that the consumer added to the report appears here.

Your Personal Statement

No general personal statements appear on your report.

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Sample TransUnion Consumer Credit Report

TransUnion 800-888-4213 www.transunion.com

Sample TransUnion Credit Report

 Identifying information, name, address, etc. |

>>> THIS CONSUMER HAS BEEN A VICTIM OF FRAUD. CALL CONSUMER DIRECTLY AT 555-555-5555 BEFORE ISSUING CREDIT.										Includes presence of consumer statement

I N Q U I R Y A N A L Y S I S										

C R E D I T R E P O R T S E R V I C E D B Y :										

E N D O F T R A N S U N I O N R E P O R T										