

TRANS UNION Credit Profile Report

TRANS UNION
2 BALDWIN PLACE, P. O. BOX 1000
CHESTER, PA. 19022
800-888-4213
Date Reported: 4/7/2011

Personal Information

Name:	JOHN PUBLIC	Date of Birth:	1/1/1970
SSN:	123-45-6789	Phone:	
On File Since:	1/1/1990		
Address:	123 Main St SMALLVILLE CA 12345		
Reported On:	1/1/2010		

Employment Information

Company Name: ABC CORPORATION	Date Hired: 1/1/2000	Occupation: MANAGER
	Date Reported:	Income:
	Separation Date:	
Company Name: XYZ CORPORATION	Date Hired: 9/1/2005	Occupation: ASSOCIATE
	Date Reported:	Income:
	Separation Date:	

Report Summary

Total # of Trades:	18	30 Days:	0	Accounts Balance:	\$260,022
Current Trades:	17	60 Days:	0	Mnthly Payment:	\$309
Unrated Trades:	1	90+ Days:	0	Credit Limit:	\$98,850
Curr Neg Trades:	0	Inquiries:	2	High Credit:	\$325,437
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.:	\$461
Curr Past Due:	0	Collections:	0	Tot. Installment Bal.:	\$259,561
Amount Past Due:	\$0	Oldest Trade:	10/7/1993	Available %:	100

Scorecards

Scorecard: FICO Risk Score, Classic 04
Score: 793
Reasons: (030) Time since most recent account opening is too short
(012) Length of time revolving accounts have been established
(003) Proportion of loan balances to loan amounts is too high
(028) Number of established accounts
No alert information is found in the file and/or inquiries do not impact the credit score

Trade Lines

<u>Firm Name/ID</u>	<u>Opened</u>	<u>Credit Limit</u>	<u>Balance</u>	<u>MoPmnt</u>	<u>30</u>	<u>60</u>	<u>90</u>
<u>Account Number</u>	<u>Reported</u>	<u>High Credit</u>	<u>Past Due</u>	<u>MoRep</u>	<u>Pattern</u>		

<u>KOB/Trade Type</u> <u>Status</u> <u>Phone #</u>	<u>Acct. Type</u>	<u>Chargeoff</u> <u>Lst. Paymnt.</u>	<u>Orig. Amt.</u> <u>Closed Ind</u>	<u>Date Closed</u> <u>Owner</u>	<u>Terms</u>
BK OF AMER/B 1234567890 1234567890 Banks / Credit Card	6/25/1999 4/5/2011 Revolving	\$20,000 \$17,621 -	\$0 \$0 -	- 48 -	0 0 0 - -
(01)Paid or paying as agreed	7/29/2006			Individual account -	
CHASE AUTO/B 1234567890 1234567890 Banks / Auto Lease	11/30/2009 3/31/2011 Installment	- \$7,438 -	\$1,859 \$0 -	\$309 15 -	0 0 0 11111111111111 11
(01)Paid or paying as agreed	3/31/2011			Individual account 24 Months	
CAP ONE/B 01DTV001 1234567890 Banks / Credit Card	1/20/2004 3/11/2011 Revolving	\$12,800 \$8,461 -	\$0 \$0 -	- 48 -	0 0 0 11111111111111 111111111111111111
(01)Paid or paying as agreed	7/7/2008			Individual account -	
USAA FSB/B 1234567890 1234567890 Banks / FX	11/1/2007 3/11/2011 Revolving	\$10,000 \$5,699 -	\$461 \$0 -	- 39 -	0 0 0 11111111111111 1111111111111111
(01)Paid or paying as agreed	3/11/2011			Individual account -	
CHASE/B 1234567890 1234567890 Banks / Credit Card	10/5/1997 3/6/2011 Revolving	\$18,750 \$9,008 -	\$0 \$0 -	- 48 -	0 0 0 11111111111111 111111111111111111
(01)Paid or paying as agreed	1/25/2008			Individual account -	
STRBNK/GLHEC/E 1234567890 1234567890 Employment / Student Loan	8/21/2002 2/28/2011 Installment	- \$45,678 -	\$35,551 \$0 -	- 48 -	0 0 0 11111111111111 111111111111111111
(01)Paid or paying as agreed	8/16/2005			Individual account -	
Payment deferred					
NSTAR/GLELSI/E 1234567890 1234567890 Employment / Student Loan	8/15/2005 2/28/2011 Installment	- \$222,151 -	\$222,151 \$0 -	- 48 -	0 0 0 11111111111111 111111111111111111
(01)Paid or paying as agreed	-			Individual account -	
Payment deferred					
CITI/B 1234567890 1234567890 Banks / Credit Card	8/17/2004 11/2/2010 Revolving	\$16,900 - -	\$0 \$0 -	- 48 -	0 0 0 11111111111111 111111111111111111
(01)Paid or paying as agreed	4/4/2008			Individual account -	
USAA FSB/B 1234567890 1234567890 Banks / Credit Card	11/1/2007 11/9/2009 Revolving	\$10,000 \$3,431 -	\$0 \$0 -	- 24 5/5/2009	0 0 0 11111111111111 111111111111111111
(01)Paid or paying as agreed	4/10/2009		closed normally	Individual account -	
Canceled by credit grantor					
CHRYSLR FIN/F 1234567890 1234567890 Finance, / Auto Lease	9/15/2007 10/31/2009 Installment	- \$7,770 -	\$0 \$0 -	\$0 26 10/31/2009	0 0 0 11111111111111 111111111111111111
(01)Paid or paying as agreed	1/20/2010		closed normally	Individual account 1 Months	
Closed					
BANK OF NY/B 1234567890	11/1/2000	\$1,000	\$0	-	0 0 0

610605	2/28/2007	\$0	\$0	47	111111111111
Banks / Line of Credit	Overdraft/reserve checking	-	-	-	111111111111
					11111111111111
(01)Paid or paying as agreed	3/31/2003			Individual account -	
Account closed by consumer					
STARBK/GLHEC/E 1234567890	8/21/2002	-	\$0	-	- - -
1234567890	6/30/2006	\$157,625	\$0	-	-
Employment / Student Loan	Installment	-	-	6/30/2006	
(01)Paid or paying as agreed	6/19/2006		closed normally	Individual account -	
Closed					
THD/CBSD/B 1234567890	10/7/1993	\$7,500	\$0	-	0 0 0
1234567890	1/18/2006	\$489	\$0	41	111111111111
Banks / Charge Account	Revolving	-	-	-	111111111111
					1111111111111111
(01)Paid or paying as agreed	10/7/2005			Authorized account	-
Closed					
CHRYSLR FIN/F 1234567890	9/30/2005	-	\$0	\$0	0 0 0
1234567890	11/30/2005	\$2,426	\$0	1	1
Finance, / Auto Lease	Installment	-	-	11/30/2005	
(01)Paid or paying as agreed	9/30/2007		closed normally	Joint account	24 Months
Closed					
CHASE NA/B 1234567890	4/21/2002	\$5,000	\$0	-	0 0 0
1234567890	10/13/2004	\$0	\$0	21	1111111111
Banks / Credit Card	Revolving	-	-	3/1/2003	
(01)Paid or paying as agreed	-		closed normally	Individual account -	
Account closed by consumer					
USAA FSB/B 1234567890	5/15/1997	\$1,500	\$0	-	0 0 0
1234567890	11/26/2003	\$1,090	\$0	43	111111111111
Banks / Credit Card	Revolving	-	-	8/1/2002	1111111111
(01)Paid or paying as agreed	11/9/1998		closed normally	Individual account -	
Account closed by consumer					
BK OF AMER/B 1234567890	6/1/1999	\$11,900	\$0	-	0 0 0
3894	8/1/2001	\$8,892	\$0	7	1234567890
Banks / Credit Card	Revolving	-	-	-	
(01)Paid or paying as agreed	6/1/2001			Individual account -	
Account closed by consumer					
US DEP ED/V 1234567890	9/14/1999	-	\$0	\$327	0 0 0
1234567890	8/31/2005	\$31,500	\$0	48	-
Government / Student Loan	Installment	-	-	8/31/2005	
(UR)Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)	8/22/2005		closed normally	Individual account	120 Months
Closed					

Inquiries

Date	Subscriber Name	Subscriber #	Amount	Mkt.	SubMkt.	KOB	Phone #
11/25/2009	CHASE	B12345679		33	CP	Banks and S and Ls	