Credit Profile Report
Precise data. Unsurpassed file coverage.

You can’t make the best decisions if you don’t have the best information. That’s where we come in. With Experian’s Credit Profile Report, you get everything you need to deliver the most profitable results. Accurate, current, complete data — and the peace of mind that comes with it.

Unparalleled accuracy. Superior data quality. Comprehensive profile information on more than 220 million credit-active consumers. Experian’s Credit Profile Report gives you what you need to:

• **Acquire new business** — Make decisions about new customers and new accounts quickly and accurately.

• **Manage customers** — Monitor, evaluate and make decisions based on real-time updates to customer profiles.

• **Maximize collections** — Identify potential fraud and take action where your recovery chances are greatest.

**Harness the power of File One SM**
With Credit Profile Report, you gain unique access to the data from Experian’s File One SM — the most comprehensive nationwide credit database available.

• **Complete** — File One holds current credit information on more than 220 million credit-active consumers.

• **Accurate** — High-integrity, current information.

• **Easy to read** — Our format groups similar data elements together for faster analysis.

• **Flexible** — You can choose your display format.

Our industry leading match logic ensures more complete files and more accurate hit rates, saving you time and money by eliminating multiple inquiries and manual searches for data. Take a look at a sample Credit Profile Report on the following pages.

Credit Profile Report
Files on nearly 220 million credit-active consumers nationwide are maintained in the Experian database. Your inquiry initiates a search of this database that produces an applicant’s credit history — the Credit Profile Report. An illustration and description of a sample Profile Report follows.
Inquiry Sample

TCA1
RTS 3122250X1J CONSUMER,JONATHAN QUINCY 999999990;
CONSUMER,NANCY CHRISTINE 123456789;
CA-10665 NORTH BIRCH STREET/BURBANK CA 91502, PH-714.555.1111, DL-CA 9876543;
PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, Y-1976, T-04048060;
E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019

Credit Profile Report

TCA1
RTS1234567ABC CONSUMER, JONATHAN QUINCY 999999990;
CONSUMER, NANCY CHRISTINE 123456789;
CA-10665 NORTH BIRCH STREET/BURBANK CA 91502, PH-714.555.1111, DL-CA 9876543;
PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, Y-1976, T-04048060;
E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019

Page 1   DATE  5-03-2017  TIME 13:14:37  V501  TCA1

2 JONATHAN QUINCY CONSUMER
10655 N BIRCH ST
BURBANK CA 91502-1234
RPTD: 4-10 TO 1-16 U 3X
LAST SUB: 1220855

4 1314 SOPHIA LN APT 3
SANTA ANA CA 92708-5678
RPTD: 1-07 U 1X

5 *2600 BOWSER ST #312
LOS ANGELES CA 90017-9876
RPTD: 9-05 I

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

8 E: AJAX HARDWARE
2035 BROADWAY SUITE 300
LOS ANGELES CA 90019
RPTD: 6-15 I

9 E: BELL AUTOMOTIVE
111 MAIN STREET
BURBANK CA 91503
RPTD: 5-06 TO 11-13 I

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

7 DOB: 4/29/1976

--- DEMOGRAPHICS ---
PH: 818.555.1111 UR
PH: 706.555.9876 IB
PH: 213.555.1234 UB
GEO: 35 123 456789 0 1234
Inquiry (A)
a. Subscriber number and password.
b. Consumer’s name.
c. Social Security number (SSN).
d. Spouse’s name and SSN.

e. Current address.
f. Telephone number.
g. Driver’s license number.
h. Previous address.
i. Year of birth.
j. Type of terms and amount.
k. Employment.

Reminder: To ensure compliance with the Fair Credit Reporting Act, reasonable care should be taken to input accurate identification belonging to the consumer when requesting services.

Consumer Identifying Information (B)
1. A code that identifies the Experian or credit reporting agency office nearest to the consumer’s current address. Used for consumer referrals.
2. Consumer’s name and address, including time frame reported, source and number of subscribers reporting the address.
   U = Update tape
   I = Inquiry
   M = Manual data
   P = PDS — Experian’s proprietary data source
3. Last subscriber reporting the consumer at his or her current address.
4. Consumer’s previous addresses (up to 2) with source, in order by reliability of source.
5. An asterisk preceding any address indicates the address did not match inquiry address.
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 inquiry input SSN.
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 different, previous surnames or nicknames associated with the consumer’s file.

Demographics (C)
Demographics contains the consumer’s telephone number (including source and phone type):
R = Residential.
C = Cellular.
P = Pager.
Also includes GEO code of the current address.
Credit Profile Report (continued)

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

INPUT SSN ISSUED 1975-1976
DOB: 4-29-1976 DOD: 3-30-2014
INPUT SSN ISSUED 1975-1976
TELEPHONE NUMBER INCONSISTENT W/ADDRESS
FROM 12-01-15 INQ COUNT FOR SSN=5
FROM 12-01-15 INQ COUNT FOR ADDRESS=15

FILE: COMMERCIAL BUSINESS ADDRESS:
J&J INVESTMENTS
2600 BOWSER STREET #312
LOS ANGELES CA 90017
213.555.2222

--------------------------- PROFILE SUMMARY ---------------------------

VANTAGESCORE                        =   611      SCORE FACTORS:  91, 50, 12, 31
RSC BANKRUPTCY PLUS                 =  320      SCORE FACTORS:  84, 60, 91, 57

------------------------------ PROFILE SUMMARY -------------------------------

C#: 45078321                 1   BP: B476P2109
*SO CALIF DISTRICT COURT   6-21-13   7-01-14  3011111    $12,450    CO LIEN REL

PUBLIC RECORDS-------3 PAST DUE AMT----$3,644 INQUIRIES---3 SATIS ACCTS---6
INSTALL BAL----$27,750 SCH/EST PAY-----$1,327 INQS/6 MO---3 NOW DEL/DRG---2
R ESTATE BAL--$263,551  R ESTATE PAY----$1,887 TRADELINE--10 W AS DEL/DRG---2
REDEV NG BAL----$2,123 REVOLVING AVAIL----77% PAID ACCT---1 OLD TRADE-12-99

------------------------------ PROFILE SUMMARY -------------------------------

213.555.2222
LOS ANGELES CA 90017
DOB: 4-29-1976 DOD: 3-30-2014                   ABC ANSWER-ALL

------------------------------ TRADES ------------------------------

SUBSCRIBER
SUB#: 7505853                 1   PLAINTIFF:  ALLIED COMPANY
BP: B1234P50987

*SO CALIF DISTRICT COURT   6-21-13   7-01-14  3011111    $12,450    CO LIEN REL

*COUNTY SPR CT SANTA ANA 9-19-15  3019999 $1,200 CIV CL JUDG
D#: 7505853                 1 PLAINTIFF:  ALLIED COMPANY
BP: B1234P50987

*U S BANKRUPTCY COURT 6-12-10  1-15-11    3009999 $129,803-L BK 7-PETIT
D#: 35054539906234561       2   PLAINTIFF:  ALLIED COMPANY
BP: B1234P50987

**ACCOUNT INFORMATION DISPUTED BY CONSUMER**
**DEBT BEING PAID THROUGH INSURANCE**
Fraud Shield™ Summary (D)
Fraud Shield™ Summary contains messages related to the Fraud Shield fraud prevention services.

Profile Summary (E)
Profile Summary contains 17 significant calculations from the Credit Profile Report.

Score Summary (F)
Risk model scores are generated if you use Experian’s credit risk models.

Public Records (G)
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 subscriber number.
15. Amount of public record.
16. Type of public record.
17. Certificate ID or docket number.
18. Code describing the consumer’s association to the public record item per the Equal Credit Opportunity Act.

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.

Trades (H) (continued on next page with sample report)
Any or all of the following information may appear if provided by a subscriber:

a. Original credit grantor name for third-party collection agency tradelines.
b. Balloon payment information (date and amount) or deferred payment start date for deferred loans.
23. Compliance condition code reported by a subscriber to distinguish accounts that are “Closed by Consumer” and/or “Disputed Accounts.”
24. Special comments reported by a subscriber to distinguish accounts that may require special handling.
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 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 reported update on account.
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).
40. Payment amount the consumer is scheduled to pay on the account.
41. Payment level date is the current status date.
42. The amount past due for the account.
43. The account condition indicates the current condition of account.
Credit Profile Report (continued)

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
<th>Type</th>
<th>Status</th>
<th>Payment History</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017-01-20</td>
<td>$1,200</td>
<td>CIV CL JUDG</td>
<td>$1,200</td>
<td></td>
</tr>
<tr>
<td>2017-02-12</td>
<td>$15,000</td>
<td>CIV CL JUDG</td>
<td>$15,000</td>
<td></td>
</tr>
<tr>
<td>2017-03-12</td>
<td>$2,000</td>
<td>BK 7-PETIT</td>
<td>$2,000</td>
<td></td>
</tr>
</tbody>
</table>

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**Purchased Portfolio From:** SOUTHWEST BANK

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**Inquiries**

<table>
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<td>$2,000</td>
<td></td>
</tr>
</tbody>
</table>

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**Consumer Statement:**

ID Fraud Victim Alert: Fraudulent applications may be submitted in my name or my identity may have been used without my consent to fraudulently obtain goods or services. Do not extend credit without first contacting me personally and verifying all application information at day 555-555-5555 or evening 555-555-5555. This victim alert will be maintained for seven years beginning 01-20-24.

Consumer Assistance Contact: EXPERIAN

701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

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**End -- EXPERIAN**
44. **Months reviewed** indicates the total number of months history has been maintained for the account.

45. **Maximum delinquency and payment** code represents the worst delinquency that occurred outside of the payment grid.

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 for this trade.
   - **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** 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 KRepossession.
   - **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 $12,500 **Limit** and the **Highest balance** was $10,659.

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 implied if there is no “-A”. This amount represents the scheduled monthly payment amount as reported by the lender for that reporting period.

   **d. Portfolio “Sold To:” or “Purchased From:” name.**

**Inquiries (I)**

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.

**Messages (J)**

The Messages section may include general consumer statements and 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’s consumer assistance office or credit reporting agency** nearest to the consumer’s current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.