

Allen,Ralph,Allen, Jane/CA-10650 Holman Ave APT 212/90024K:PH:PSUM:SHIELD:RM-Q:RM-AA:DEMOALL:VERIFY:DR:JOINT:OFAC:OFACMSG

Attribute	Range	Decision
Estimated Debt to Income Ratio*	14.2%	Accept
# of Bankruptcies	0	Accept
# of Judgments	1	Refer
# of Current Delinq/Derog	16	Decline
VantageScore	525	Decline

Personal | Messages | Demographics | Fraud Summary | Profile Summary | Score Summary | Trades | Inquiries | Direct Check

07/07/2009 - 06:01:22 PM

Personal Information

Best Name RALPH L ALLEN	Other Name(s) T ANDERSON ALLEN, * RALPH T CRCL, * ANDERSON BLERL <small>*Does not match inquiry</small>
Best Social Security number * 689-62-2785 <small>*Does not match inquiry</small>	Other Social Security number(s) * 689-19-4569 <small>*Does not match inquiry</small>
Best Address 10860 HOLMAN AVE APT 212 LOS ANGELES, CA 90024-5953 <small>Reported 07/12/2005 to 03/13/2009 / 21 times: last subscriber 6966014 by Update</small>	Other Address(es) * 2811 ARIZONA AVE APT 1 SANTA MONICA, CA 90404-1570 <small>Reported 09/09/1995 to 03/14/2007 by Update</small> * 1410 S BENTLEY AVE APT 106 LOS ANGELES, CA 90025-7310 <small>Reported 05/02/2002 to 12/10/2006 by Update</small> <small>*Does not match inquiry</small>

Date	Type	Statement
	OFAC Message	NAME DOES NOT MATCH OFAC/PLC LIST

Best Telephone	Other Telephone(s)
(310) 470-7004 <small>Reported by Inquiry</small>	(310) 477-8288 <small>Reported by Inquiry</small>

State	County	Census Tract	Block Group	Metro Area
California	LOS ANGELES	26560	3	4400

Indicators	Inquiry Address	On file Address
# of Inq with this SSN Not Applicable From 04/01/2009 Inquiry Count for Address=0		

Disputed Accounts:		Delinquency Counter: (Past 7 years)	
0	0	30	60
90+	99	23	13

Public Records:	0	Past Due Amount:	\$18,114	Total Inquiries:	8	Satisfactory Accts:	10
Installment Bal:	\$14,500	Monthly Pay:	\$41*	Inquiries (last 6 mo):	1	New Delinq/Derog:	16
Real Estate Bal:	N/A	Real Estate Pay:	N/A	Total Trades:	33	Was Delinq/Derog:	7
Revolving Bal:	\$6,679	Revolving Avail:	20%	Paid Accounts:	16	Oldest Trades:	06/01/1992

*Not all trades are included in this calculation

Risk Model	Score	Code	Score Factor Description
VantageScore (Score range: 301 - 990)	525	TV	Newest delinquency/derog status on accounts is too recent
		TS	Time since oldest account opened is too recent
		T0	Too few recently reported accounts presently current
		22	No revolving accounts with a valid credit amount

Trades
No Mortgage Accounts on file. No Mortgage Accounts on file.

Open Date	Original Amount	Charge Off Amount	Status	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
12/19/2005	\$1,500	\$657			10/25/2007			04/26/2009	

Account Condition: Unpaid balance reported as loss
Payment Status: 100 days past due
Account Type: Note Loan
Account #: 230091
Responsibility: Individual
Account Terms: 24 Month
Delinquency Counter: 30 60 90+
Worst Delinquency: 2 1 4
Worst Delinq Date: 06/01/1992
Months Reviewed: 41

Open Date	Original Amount	Charge Off Amount	Status	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
12/17/2006	\$2,870	\$1,904			10/26/2007			07/03/2008	\$1,904

Account Condition: Unpaid balance reported as loss
Payment Status: 100 days past due
Account Type: Secured by Household Goods and Other Collateral
Account #: 7032166040911819
Responsibility: Individual
Account Terms: 18 Month
Delinquency Counter: 30 60 90+
Worst Delinquency: 0 1 11
Worst Delinq Date: 06/01/1992
Months Reviewed: 19

Open Date	Credit Limit	High Balance	Charge Off Amount	Status	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
01/23/2003	\$1,024	\$1,024	\$1,024			12/28/2006			01/19/2008	

Account Condition: Unpaid balance reported as loss
Payment Status: Seriously past due
Account Type: Revolving Charge Account
Account #: 732149391
Responsibility: Individual
Account Terms: Revolving
Delinquency Counter: 30 60 90+
Worst Delinquency: 1 0 1
Worst Delinq Date: 06/01/1992
Months Reviewed: 37

Open Date	Credit Limit	High Balance	Charge Off Amount	Status	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
06/07/2005	UNK	\$1,400	\$1,077			\$1,400	01/09/2007		05/04/2009	\$1,400

Account Condition: Unpaid balance reported as loss
Payment Status: 100 days past due
Account Type: Credit Card
Account #: 406236232524530
Responsibility: Individual
Account Terms: Revolving
Delinquency Counter: 30 60 90+
Worst Delinquency: 2 1 4
Worst Delinq Date: 06/01/1992
Months Reviewed: 45

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

Date	Subscriber	Amount	Type	State	Zip
01/01/2009	CLIENT SERVICES INC / 9981036 / Other Collection Agencies		Collection Department/Agency/Attorney	N/A	N/A
10/01/2008	CLIENT SERVICES INC / 9981036 / Other Collection Agencies		Collection Department/Agency/Attorney	N/A	N/A
12/23/2007	PIONEER CREDIT RECOVER / 0981259 / Other Collection Agencies		Collection Department/Agency/Attorney	N/A	N/A
09/23/2007	PIONEER CREDIT RECOVER / 0981259 / Other Collection Agencies		Collection Department/Agency/Attorney	N/A	N/A

END - Experian

Consumer Assistance
Experian
701 Experian Parkway
P.O. Box 2002
Allen, TX 75013-0002
(888) 397-3742
www.experian.com/reportaccess

Subscriber	Subcode	Telephone	Address	City	State	Zip
AFR, INC	2900078	(888) 216-2408	PO BOX 3007	BLOOMINGTON	IL	61702-3007
ALLSOUTH FEDERAL CR UN	1780536	(803) 782-9830	FT JACKSON BLDG #4710	FORT JACKSON	SC	29007
AMERICAN GENERAL FINAN	1506870	(204) 279-5099	3452 EASTDALE DR	MONTGOMERY	AL	36117-2163
WFFINANCE	2902260	(205) 244-9005	155A EASTERN BYP	MONTGOMERY	AL	36117-2007