

# Credit Profile Report

Unsurpassed data precision  
and file coverage



The best decisions begin with the best information. The Credit Profile Report from Experian offers unparalleled accuracy and superior data quality generated by the File One™ system.

Experian's Credit Profile Report gives you the accurate, current and complete information you need to:

- **Acquire new business** — Make decisions about new customers and new accounts with speed and accuracy
- **Manage customers** — Monitor, evaluate and make decisions based on changes in the customer profile as they occur
- **Maximize collections** — Detect potential fraudulent activity and take action where your recovery chances are greatest

**File One™ is your key to profitable decision making**

**Complete** — File One is the most comprehensive nationwide consumer credit information available.

**Accurate** — High-integrity, current information is provided.

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

**Flexible** — Optional display formats are available.

**Current and relevant credit information**

- Higher hit ratios and more complete files
- Unique file matching system that examines many variables

**Saves you time and money**

- Eliminates multiple inquiries
- Replaces manual searches for information

For your reference, a sample Credit Profile Report is provided on the following pages.

**A**

## Inquiry sample



TCA1

RTS 3122250X1J CONSUMER, JONATHAN QUINCY [REDACTED]

CONSUMER, NANCY CHRISTINE [REDACTED]

[REDACTED]

## Credit Profile Report



TCA1

[REDACTED]

### Experian's Credit Profile Report

Files on more than 215 million credit-active consumers nationwide are maintained in Experian's database. Your inquiry initiates a search of this database, which produces an applicant's credit history — the Credit Profile Report. An illustration and description of a sample Credit Profile Report follow.

**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.

**A**

### Inquiry

- 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

CONSUMER, JONATHAN QUINCY

B

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B

**Consumer identifying information**

- 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** 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 social not matching inquiry input social.

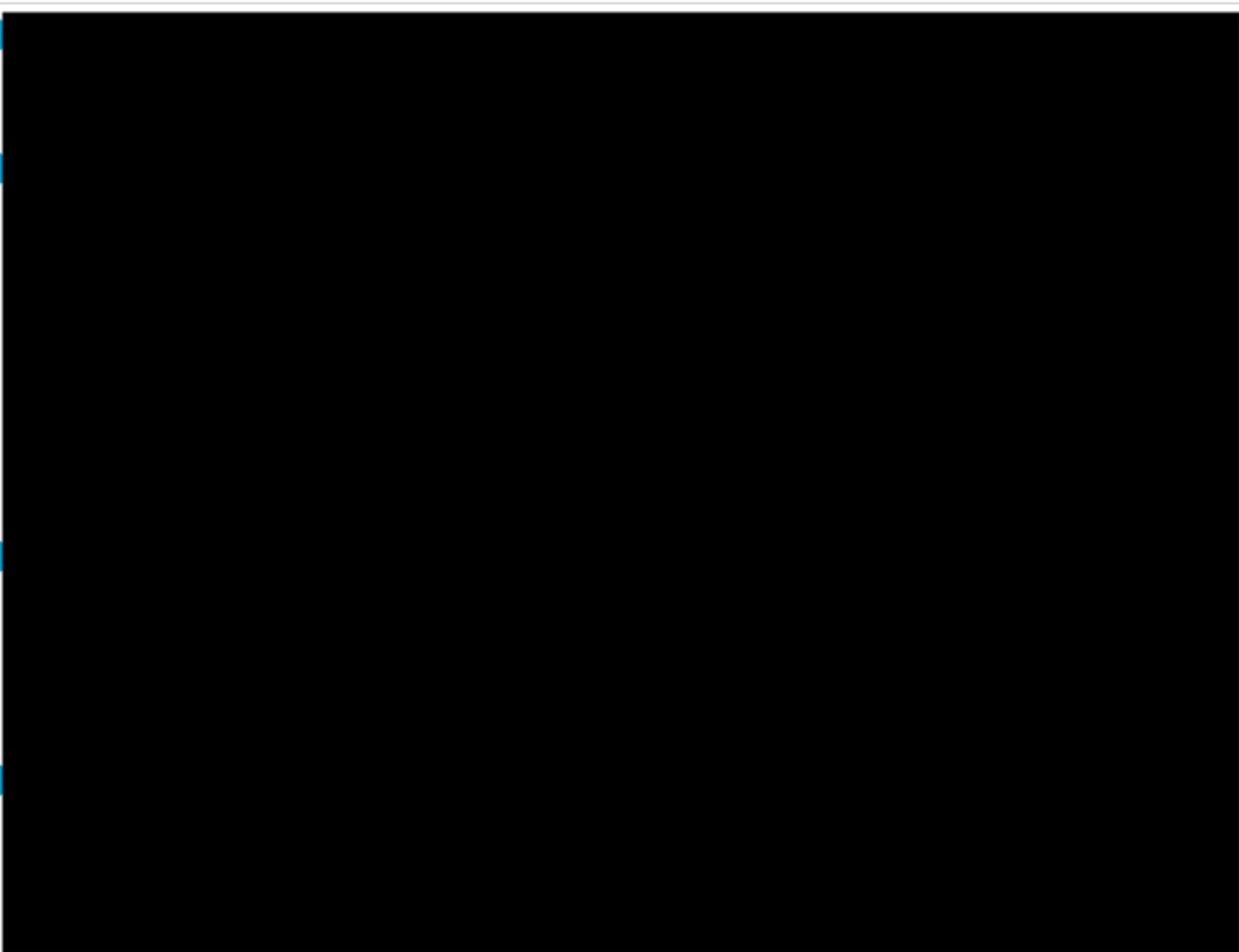
- 7 Consumer's **year of birth or date of birth**.
- 8 **Employer's name and address**, including time frame reported and source.  
U = Update tape  
I = Inquiry
- 9 **Previous employer's name and address**, with time frame reported and source.
- 10 **Alternate names** such as different, previous surnames or nicknames associated with the consumer's file.

C

D

E

F



**C Demographics**

Demographics contains the consumer's telephone number (including source and phone type):

- R = Residential
- B = Business
- C = Cellular
- P = Pager
- T = Pay telephone
- F = Fax
- I = Institution

Also includes GEO code of the current address. *Optional by contacting your Experian sales representative.*

**D Fraud Shield™ Summary**

Fraud Shield™ Summary contains messages related to the Fraud Shield fraud prevention services. *Optional with SHIELD keyword on inquiry or contact your Experian sales representative.*

**E Profile Summary**

Profile Summary contains 17 significant calculations from the Credit Profile Report. *Optional with PSUM keyword on inquiry or contact your Experian sales representative.*

**F Score Summary**

Risk model scores are generated if you use Experian's credit risk models. *Optional with RM keyword on inquiry or contact your Experian sales representative. May also optionally display score factor code definitions.*

## **G** Public records

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.

## **19** **Book and page number.**

## **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.

## **H** Trades

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 or consumer to distinguish accounts that may require special handling.

## **25** **"D"** indicates the terms of the loan have been deferred to a future date.

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- c. Mortgage Identification Number (MIN) for mortgage tradelines
- 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 character 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).
- 39 Current balance on the account.
- 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.
- 44 Months reviewed indicates the total number of months history has been maintained for the account.

- 45 Maximum delinquency and payment code is the most recent date and code of the worst status.
- 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
- K Repossession
- 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 **(L)**imit and the **(H)**ighest 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" or "-E."

**Estimated monthly payment** is indicated by the "-E" directly after the monthly payment amount, calculated by Experian based on reporter's formula.

**d.** Portfolio "Sold To:" or "Purchased From:" name

### **I** Inquiries

**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.

### **J** Messages

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.

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