

U.S. Credit Profile Report

Applicant		Co-Applicant	
<p>Personal Messages Demographics Fraud Summary Profile Summary Score Summary Public Records Trades Inquiries Direct Check</p>			
<p>1 11/28/2008 – 11:41:56 AM</p>			
<p>A Consumer, John 999999990; Consumer, Jane 123456789; CA-10656 Birch St/Burbank CA 90024; PA-1314 Sophia Lane/92708; DL-CA B1231234; E-Ajax; PH-8185551111R; A-56; Y-01011973; T-04048060; K-PH; PSUM; RM-Q; RM-NP; VERIFY-RM; JOINT;</p>			
<p>B Personal Information</p>			
<p>2 Best Name Jonathan Quincy Consumer</p>		<p>2a Other Name(s) *Jack Consumer; John Smith; Jonathan Smith Jones, Jr. *Does not match inquiry</p>	
<p>3 Best Social Security number 999-99-9990</p>		<p>3a Other Social Security number(s) *234-56-7891; *123-45-6789 *Does not match inquiry</p>	
<p>4 Date of Birth 01/10/1951</p>			
<p>5 Best Address 10655 N Birch Street Burbank, CA 91502-1234 Reported 04/2001 to 01/2008; 3 times; Last subscriber 2390446 by Update</p>		<p>5a Other Address(es) 1314 Sophia Lane, Apt 3 Santa Ana, CA 92708-5678 Reported 01/1999; 1 times; Last subscriber 1199999 by Update *Does not match inquiry</p>	
<p>6 *2600 Bowser Street #312 Los Angeles, CA 90017-9876 Reported 09/1997 by Inquiry *Does not match inquiry</p>			
<p>8 Best Employer AJAX Hardware 2035 Broadway, Suite 300 Los Angeles, CA 90019 Reported 06/2008 by Inquiry</p>		<p>8a Other Employer Bell Automotive 111 Main Street Burbank, CA 91503 Reported 05/1997 to 11/2002 by Inquiry</p>	

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. To access our STAR 2000 test database, please contact your Experian sales representative.

1 Date and time that the report was pulled

A Inquiry

- a** Consumer's name
- b** Social Security number (SSN)
- c** Spouse's name and SSN
- d** Current address
- e** Previous address
- f** Driver's license number
- g** Employment
- h** Telephone number
- i** Year of birth

B Consumer identifying (personal) information

- j** Type of terms and amount
- k** Direct CheckSM (optional product add-on)
- l** Profile Summary (optional product add-on)
- m** Risk Model (optional product add-on)
- 2** Consumer's name
- 2a** Alternate names such as different, previous surnames or nicknames associated with the consumer's file
- 3** Consumer's SSN
- 3a** Other SSNs reported on the consumer's file, in descending order based on the number of occurrences reported; an asterisk denotes any SSN not matching the inquiry input SSN.
- 4** Consumer's year of birth or date of birth
- 5** Consumer's 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

- 5a** Consumer's previous addresses with source, in order by reliability of source
- 6** Last subscriber reporting the consumer at his or her current address
- 7** An asterisk preceding any address indicates the address did not match inquiry current address
- 8** Employer's name and address, including time frame reported and source:
U = Update tape
I = Inquiry
- 8a** Previous employer's name and address, with time frame reported and source

Messages			Back to top
Date	Type	Statement	
01/20/2006	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 applicant information at Day (555) 555-5555 or Evening (555) 555-5555. This victim alert will be maintained for seven years beginning 01/20/2006.	

Demographics			Back to top
Telephone			
Best Telephone	Other Telephone(s)		
(818) 555-1111 – Residential Reported by Update	(706) 432-9876 – Cellular Reported by Inquiry	(213) 876-1234 – Business Reported by Inquiry	

Geo Code				
State	County	Census Tract	Block Group	Metro Area
California	Los Angeles	456789	0	1234

Fraud Shield SM Summary			Back to top
Indicator(s)	Inquiry Address	On-file Address	
Input SSN recorded as deceased DOB: 01/10/1951; DOD: 03/30/2004 Input SSN issued 1965 – 1966 Telephone number inconsistent with address From 12/01/2005 Inquiry Count for SSN=8 From 12/01/2005 Inquiry Count for Address=15	Type: Phone Answering Service ABC Answer-All 10655 N Birch Street Burbank, CA 91502 (818) 555-1212	Type: Commercial Business J&J Investments 2600 Bowser Street #312 Los Angeles, CA 90017 (213) 111-2222	

Profile Summary					Back to top
	Disputed Accounts:	1	Delinquency Counter: (Past 7 years)		
				30	60
				90+	Derog
				16	8
				7	56
Public Records:	3	Past Due Amount:	\$4,541	Total Inquiries:	4
Installment Bal:	\$7,936	Monthly Pay:	\$912*	Satisfactory Accts:	2
Real Estate Bal:	\$263,551	Real Estate Pay:	\$1,887	Inquiries (last 6 mo):	3
Revolving Bal:	\$1,297	Revolving Avail:	77%	Total Tradelines:	6
				Paid Accounts:	0
				Satisfactory Accts:	2
				Now Delinq/Derog:	2
				Was Delinq/Derog:	2
				Oldest Tradeline:	06/01/1995

*Not all trades are included in this calculation

Score Summary				Back to top
Risk Model	Score	Code	Score Factor Description	
VantageScore SM (Score range: 501 – 990)	702	ME RT MF TS	Average credit amount on open real estate accounts is too low Open revolving account balance/credit amount ratio is too high Amount paid down on open real estate accounts is too low Time since oldest account opened is too recent	
ScoreX PLUS SM v2 (Score range: 300 – 900)	761	39 82 47 72	Too many recently reported open revolving accounts with high ratio of balance to credit limits Too many recent bankcard inquiries Ratio of total balance to total credit line on recently reported open retail revolving accounts too high Average time revolving accounts have been open is too short	

C Messages (consumer)
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.

D 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) and the GEO code of the current address. Optional by contacting your Experian sales representative.

E Fraud ShieldSM summary
The Fraud ShieldSM summary contains messages related to Fraud Shield fraud prevention services. Contact your Experian sales representative for more information.

F Profile Summary
Profile Summary contains 17 significant calculations from the Credit Profile Report. This is

optional with PSUM keyword on inquiry, or contact your Experian sales representative.

G Score Summary
Risk model scores are generated if you use Experian's credit risk models. This is optional with RM keyword on inquiry, or contact your Experian sales representative. This also may optionally display score factor code definitions.

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Public Records

Liens 12

*Southern California District Court / 3011111 11			
13 Type / Status:	County tax lien / Released	16 Amount:	\$12,450
14 Filing Date:	06/21/2003	17 Responsibility:	Individual
15 Status Date:	07/01/2004	18 Certificate ID:	45078321
		19 Book Page:	B476 P2109

** Information disputed by consumer**

Civil Actions

*County Superior Court Santa Ana / 3019999			
Type / Status:	Civil claim judgment	Responsibility:	Individual
Filing Date:	09/19/2003	Amount:	\$1,200
Status Date:		20 Plaintiff:	Allied Company
		Docket #:	7505853
		Book Page:	B1234 P50987

Bankruptcies

*U.S. Bankruptcy Court / 3009999 21			
Type / Status:	Chapter 13 Bankruptcy / Dismissed – Voluntarily	Responsibility:	Joint account – contractual
Filing Date:	06/12/2001	Liability:	\$129,803
Status Date:	01/11/2002	22 Assets:	\$85,500
		Docket #:	35054539906234561
		Repay / Adjust:	30% / 5%

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

- 15 Status date if status is satisfied, released, vacated, discharged or dismissed
- 16 Amount of public record
- 17 Code describing the consumer's association to the public record item per the Equal Credit Opportunity Act
- 18 Certificate ID or docket number
- 19 Book and page number
- 20 Plaintiff's name
- 21 Voluntary indicator only; may display as VOLUN if consumer voluntarily dismissed bankruptcy
- 22 Liability and asset amounts for bankruptcies only

Public records

Public record information consists of bankruptcies, liens and civil actions against a consumer.

- 11 Reporting court's name
- 12 Reporting court's subscriber number
- 13 Type of public record/status of public record
- 14 Original filing date with court

Trades

[Back to top](#)

Mortgage Accounts

HOME FINANCIAL / 5935250 / FM – Mortgage companies

Open Date	Original Amount	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
07/01/2002	\$275,000		01/01/2006		01/01/2006	\$1,887		01/31/2006	\$263,551

Account Condition: Open
Payment Status: Current
Account Type: Real estate, specific type unknown
Payment History: (Up to 25 months)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	C											
2005	C	C	C	C	C	C	C	C	-	C	C	-
2004	C	C	C	C	C	C	C	C	C	C	C	C

Account #: 24000098500012
Responsibility: Joint account – contractual
Account Terms: 30 years – Balloon
Delinquency Counter: (Past 7 years) 30 60 90+ Derog
 0 0 0 0
Worst Delinquency:
Worst Delinq Date:
Months Reviewed: 38

a Mortgage Identification Number: 123456789012345678; Balloon payment information: 07/2012 – \$75,000

Installment Accounts

*CREDIT AND COLLECTION / 3980999 / YC – Other collection agencies

Open Date	Original Amount	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
10/01/2003	\$1,590		11/01/2003	\$1,590				02/25/2006	\$1,590

Account Condition: Collection account
Payment Status:
Account Type: Collection department / agency / attorney
Payment History: (Up to 25 months)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	G	G										
2005	G	G	G	-	G	G	G	G	G	-	G	G
2004		-	-	G	-	G	G	G	G	G	G	G

Account #: 98E543182136
Responsibility: Individual
Account Terms: Zero
Delinquency Counter: (Past 7 years) 30 60 90+ Derog
 0 0 0 28
Worst Delinquency: Collections
Worst Delinq Date: 11/01/2003
Months Reviewed: 28

b Original creditor: MEDICAL PAYMENT DATA
 Account information disputed by consumer**
 ** Debt being paid through insurance **

HEMLOCKS / 2313849 / DV – Variety Stores

Open Date	Original Amount	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
02/01/2005	\$2,000		02/01/2005			\$85		06/10/2006	\$2,000

Account Condition: Open
Payment Status: Current
Account Type: Installment sales contract
Payment History: (Up to 25 months)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	N	N	N	N	N	N						
2005		N	N	N	N	N	N	N	N	N	N	N

Account #: 828510311126
Responsibility: Authorized user
Account Terms: 24 months
Delinquency Counter: (Past 7 years) 30 60 90+ Derog
 0 0 0 0
Worst Delinquency:
Worst Delinq Date:
Months Reviewed: 17

25 Deferred payment start date: 03/01/2007

Trades

Any or all of the following information may appear if provided by a subscriber:

- a** Mortgage Identification Number (MIN) for mortgage trades
- b** Original credit grantor name for third-party collection agency trades

- c** Balloon payment information (date and amount)
- 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** Deferred payment start date for deferred loans. Loans; deferred indicates the terms of the loan have been deferred to a future date.

*MOUNTAIN BANK / 1119999 / BI – Bank – installment loans																			
30	Open Date	31	Original Amount	High Balance	32	Status Date	33	Past Due	34	Last Paid Date	35	Scheduled Payment	36	Actual Payment	37	Balance Date	38	Current Balance	
	10/01/2002		\$43,337			04/01/2006		\$1,654		02/01/2006		\$827				04/06/2006		\$4,346	
39	Account Condition: Open Payment Status: 60 days past due 4 or more times Account Type: Secured loan Payment History: (Up to 25 months)										Account #:		3562A019732534						
											Responsibility:		Individual						
											Account Terms:		60 months						
											Delinquency Counter: (Past 7 years)		30	60	90+	Derog			
													13	5	0	0			
											Worst Delinquency:		60 days past due date						
											Worst Delinq Date:		11/01/2003						
											Months Reviewed:		42						
Revolving Accounts																			
*BAY COMPANY / 2390446 / DC – Complete Department stores																			
Open Date	Credit Limit	Charge-off Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance										
06/01/1995	\$1,730	\$2,437	07/01/2000		10/01/1999			07/07/2000	\$0										
Account Condition:	Chapter 7 Bankruptcy – Petitioned										Account #:		525556801						
Payment Status:	Charge-off – reported as a loss										Responsibility:		Individual						
Account Type:	Revolving charge account										Account Terms:		Revolving						
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)		30	60	90+	Derog	
	2000	4	5	6	6	L	L	9							2	2	3	2	
	1999							C	1	2	1	2	3						
											Worst Delinquency:								
											Worst Delinq Date:								
											Months Reviewed:		62						
PURCHASED BY ANOTHER LENDER																			
CAP ONE / 1270246 / BC – Bank Credit Cards																			
Open Date	Credit Limit	High Balance	Charge-off Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance									
10/16/2003	UNK	\$1,297	\$812	03/01/2005	\$1,297	02/27/2004			02/24/2008	\$1,297									
Account Condition:	Unpaid balance reported as a loss										Account #:		5291152032598340						
Payment Status:	180 days past due										Responsibility:		Individual						
Account Type:	Credit Card										Account Terms:		Revolving						
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)		30	60	90+	Derog	
	2008	L	L												1	1	4	26	
	2007	L	L	L	-	-	-	L	L	L	L	L							
	2006		L	L	L	L	L	L	L	L	L	L							
											Worst Delinquency:		Charge-off						
											Worst Delinq Date:		01/01/2006						
											Months Reviewed:		53						
ACCOUNT CLOSED AT GRANTOR'S REQUEST																			

- 26 An asterisk preceding public record information or a trades 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 letter more narrowly defines a subscriber's business.
- 30 Date the account was opened
- 31 Amount of the loan or credit established
- 32 Payment level date is the current status date
- 33 The amount past due for the account
- 34 Date of consumer's last payment on the account
- 35 Payment amount the consumer is scheduled to pay on the account
- 36 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 the reporter's formula.
- 37 Balance date is the date of the subscriber's reported update on the account.
- 38 Current balance on the account
- 39 The account condition indicates the current condition of the account.

*MOUNTAIN BANK / 1119999 / BI - Bank - installment loans

Open Date	Original Amount	High Balance	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
10/01/2002	\$43,337		04/01/2006	\$1,654	02/01/2006	\$827		04/06/2006	\$4,346

Account Condition:	Open	43 Account #:	3562A019732534																																																											
40 Payment Status:	60 days past due 4 or more times	44 Responsibility:	Individual																																																											
41 Account Type:	Secured loan	45 Account Terms:	60 months																																																											
42 Payment History: (Up to 25 months)	<table border="1"> <thead> <tr> <th></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>1</td> <td>-</td> <td>1</td> <td>2</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>2005</td> <td>1</td> <td>1</td> <td>1</td> <td>2</td> <td>C</td> <td>C</td> <td>1</td> <td>1</td> <td>1</td> <td>C</td> <td>1</td> <td>C</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>1</td> <td>1</td> </tr> </tbody> </table>		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2006	1	-	1	2									2005	1	1	1	2	C	C	1	1	1	C	1	C	2004											1	1	Delinquency Counter: (Past 7 years) <table border="1"> <thead> <tr> <th>30</th> <th>60</th> <th>90+</th> <th>Derog</th> </tr> </thead> <tbody> <tr> <td>13</td> <td>5</td> <td>0</td> <td>0</td> </tr> </tbody> </table>	30	60	90+	Derog	13	5	0	0
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																																																		
2006	1	-	1	2																																																										
2005	1	1	1	2	C	C	1	1	1	C	1	C																																																		
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Revolving Accounts

*BAY COMPANY / 2390446 / DC - Complete Department stores

Open Date	Credit Limit	Charge-off Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
06/01/1995	\$1,730	\$2,437	07/01/2000		10/01/1999			07/07/2000	\$0

Account Condition:	Chapter 7 Bankruptcy - Petitioned	Account #:	525556601																																														
Payment Status:	Charge-off - reported as a loss	Responsibility:	Individual																																														
Account Type:	Revolving charge account	Account Terms:	Revolving																																														
Payment History: (Up to 25 months)	<table border="1"> <thead> <tr> <th></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>2000</td> <td>4</td> <td>5</td> <td>6</td> <td>6</td> <td>L</td> <td>L</td> <td>9</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>1999</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>C</td> <td>1</td> <td>2</td> <td>1</td> <td>2</td> <td>3</td> </tr> </tbody> </table>		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2000	4	5	6	6	L	L	9						1999							C	1	2	1	2	3	Delinquency Counter: (Past 7 years) <table border="1"> <thead> <tr> <th>30</th> <th>60</th> <th>90+</th> <th>Derog</th> </tr> </thead> <tbody> <tr> <td>2</td> <td>2</td> <td>3</td> <td>2</td> </tr> </tbody> </table>	30	60	90+	Derog	2	2	3	2
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																																					
2000	4	5	6	6	L	L	9																																										
1999							C	1	2	1	2	3																																					
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		47 Months Reviewed:	62																																														
		Worst Delinquency:																																															
		Worst Delinq Date:																																															

PURCHASED BY ANOTHER LENDER

- 40 Payment status comments reflect the payment history of the account as of the balance date.
- 41 Type of account
- 42 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
- 43 Consumer's account number
- 44 Code describing consumer's association to the account per the Equal Credit Opportunity Act.
- 45 Terms of account
- 46 Maximum delinquency and payment code is the most recent date and code of the worst status
- 47 Months reviewed indicates the total number of months history has been maintained for the account

d PURCHASED BY ANOTHER LENDER

CAP ONE / 1270246 / BC - Bank Credit Cards

Open Date	Credit Limit	48 High Balance	Charge-off Amount	Status Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
10/16/2003	UNK	\$1,297	\$812	03/01/2005	\$1,297	02/27/2004			02/24/2008	\$1,297

Account Condition:	Unpaid balance reported as a loss	Account #:	5291152032598340																																																							
Payment Status:	180 days past due	Responsibility:	Individual																																																							
Account Type:	Credit Card	Account Terms:	Revolving																																																							
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		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																																													
2008	L	L																																																								
2007	L	L	L	-	-	-	L	L	L	L	L	L																																														
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		Months Reviewed:	53																																																							

ACCOUNT CLOSED AT GRANTOR'S REQUEST

J **Inquiries** [Back to top](#)

Date	Subscriber	Amount	Type	Terms
01/05/2006	Hemlocks / 2313849 / Complete Department Stores			Single Payment Loan
12/03/2005	Bay Company / 2390446 / Complete Department Stores	\$1,500	Charge Card	Revolving
10/21/2004	Hillside Bank / 2240679 / Bank Credit Cards	\$825		
01/01/2003	Gervais Equipement Inc / 2240679 / Auto Reseller	\$25,000	Auto Loan	60 Months

END -- Experian

K **Direct CheckSM** [Back to top](#)

Subscriber	Subcode	Telephone	Address	City	State	Zip
ATT Wireless	2945048	By Mail Only	7900 Xerxes Ave S St	Bloomington	MN	39289-0327
BLOOMFDSB	1349030	(800) 950-0339	9111 Duke Drive	Mason	OH	45040
DISCOVER FIN SVCS	3276502	By Mail Only	P.O. Box 15316	Wilmington	DE	19850
HSBCHBSB NA	1230305	By Mail Only	251 Main St	Buffalo	NY	14203
NATIONAL CITY BAN	9102854	(612) 340-3000	P.O. Box 1919	Minneapolis	MN	55480
PROVIDIAN BANCORP	3273611	By Mail Only	P.O. Box 9180	Pleasanton	CA	94566
PRVDIAN BC	3267400	By Mail Only	P.O. Box 9180	Pleasanton	CA	94566
U S BANK	2127760	By Mail Only	112 W 7th St	Augusta	KS	67010
WELLS FARGO BANK	3120008	(800) 231-9244	100 W Washington Ave	Phoenix	AZ	85003

END -- Experian Direct Check

L **Consumer Assistance**

Experian
701 Experian Parkway
P.O. Box 2002
Allen, TX 75013-0036
(888) 397-3742
www.experian.com/reportaccess

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

48 Two amounts may display. Indicates the account has a \$12,500 (L)imit and the (H)ighest balance was \$10,659.

K **Direct CheckSM**
Direct CheckSM is the fastest, most inexpensive way to contact other credit grantors to obtain the updated information that you need about your customer. Contact your Experian sales representative for more information.

L **Consumer Assistance**
Name, address, telephone number and Web site 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.

For further details on Experian products, please call

Business Credit Information Inc.

1.800.382.1735

or visit our web site

WWW.BUSINESSCREDITINFORMATION.COM