

Trans Union Sample Report

| Personal Information Since 6/1/89 FAD 8/30/01 | | |
|---|----------------------------------|-----------------|
| | | Reported |
| Name | PUBLIC, JOHN Q | 4/1/04 |
| SSN | 555-55-9090 | |
| Address | 123 MAIN ST, HOMETOWN, ST, 12345 | |
| Phone | 555-7890 Personal | |

| Employment | | | | |
|-------------------|------------------|------------|----------------|-------------------|
| | | Date Hired | Date Separated | Verified/Reported |
| Employer | HOMETOWN BANK | | | 8/1/03 Reported |
| Occupation | TELLER | | | |
| Employer | HOMETOWN BUILDER | | | 8/1/01 Reported |

| Credit Summary From 6/1/89 To 8/30/01 | | | | |
|---------------------------------------|----------|-------------|----------|-----------------|
| Public Records | 0 | Collections | 0 | Negative Trades |
| 4 | | | | |
| Hist Neg Trades | 4 | # Trades | 20 | Revolving |
| 12 | | | | |
| Hist Neg Occurr | 8 | Installment | 8 | Mortgage |
| 0 | | | | |
| Open Trades | 0 | Inquiries | 10 | |
| | | | | |
| Type | High | Limit | Balance | Past |
| Due | Payment | %Avail | | |
| Revolving | \$15,882 | \$14,600 | \$14,866 | \$443 |
| \$324 | 0% | | | |
| Installment | \$18,501 | \$0 | \$15,484 | \$853 |
| \$485 | - | | | |
| Closed | \$0 | \$0 | \$3,029 | \$0 |
| \$63 | - | | | |
| Totals | \$34,383 | \$14,600 | \$33,379 | \$1,296 |
| \$872 | - | | | |

| Revolving Accounts | | | | | | | | | | |
|--------------------|-------|--------------|-------|------|----------------|------|-------------|----|----|--------|
| | | | | | Current Status | | Hist Status | | | |
| Acc | Rptd/ | Opened/High/ | Pmt/ | Bal | Past | Mths | 30 | 60 | 90 | Rating |
| Name/Address | ECO | Clsd/PD | Limit | Term | Due | | | | | |

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|---|-------------|-----------------|--------------|-------------------|-------|-----|---------------------------------------|-----|
| UNVL BK NA 1818 Subscriber code: B 08194023 Loan Type: Credit Card | 08/01V C | 01/96 | 10.3K 10K | 215 MIN | 10.2K | 433 | 15 02 02 00 323211111111 111 | R03 |
| SEARS 181 Subscriber code: D 06256396 Loan Type: Charge Account | 08/01V I | 02/90 | 1752 1600 | 49 | 1752 | | 48 111XXXX1111X XXX1111XXXXX | R01 |
| WFFINANCIAL 18181818 Subscriber code: F 0446243D | 08/01V C | 12/96 | 0 | 10X | 1128 | | 04 1111 | R01 |
| PENTAGON FCU 1818 Subscriber code: Q 059CY006 Loan Type: Credit Card | 08/01V I | 10/95 | 0 500 | 30 MIN | 537 | | 18 01 00 00 112111111111 111111 | R01 |
| M WARD/MBGA 188118181818 Subscriber code: D 0235005T Collateral: BRCP3 DL3071 | 08/01V I | 07/89 | 1020 | | 229 | 10 | 16 111111111111 1111 | R01 |
| PHILLIPS 66 1818181818 Subscriber code: O 0858V001 | 08/01V A | 06/95 | 201 | | 201 | | 12 111 | R01 |
| PBT - VISA 181818 Subscriber code: B 07970005 | 08/01V C | 11/93 05/94P | 535 2500 | | 0 | | 08 11111111 | R01 |

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|--|-------------|-----------------|------|--|-------|----------|---------|-----|
| Loan Type: Credit Card | | | | | | | | |
| Remarks: Closed | | | | | | | | |
| JC PENNEY 18181818 Subscriber code: D 01972078 | 08/01V C | 03/88 12/93P | 42 | | 0 | | 12 1 | R01 |
| M WARD/MBGA 181881181 Subscriber code: D 0235005T Collateral: BRC3C DL3027 | 08/01V P | 06/89 01/92P | 1230 | | 0 | | | R01 |
| MONTGMY WARD 18181818 Subscriber code: D 0994C001 | 08/01V A | 07/89 01/92P | 0 | | 0 | | | R01 |
| Revolving Totals | | | | | \$294 | \$14,106 | | |

| Overdraft/Reserve Accounts | | | | | | | | | | | |
|---|---------------|--------------------|----------------|--------------|------|-------------|---------------------------------------|----|----|----|--------|
| Acc Name/Address | Rptd/ ECOA | Opened/ Clsd/PD | High/ Limit | Pmt/ Term | Bal | Past Due | Current Status | | | | Rating |
| | | | | | | | Mths | 30 | 60 | 90 | |
| CHOICE 1881 Subscriber code: B 01679002 Loan Type: Credit Card Remarks: Canceled by credit grantor | 06/01V I | 04/94 06/01C | 1479 3000 | 63 MIN | 3029 | | 33 11111111111111 11111111X1111 | | | | C01 |
| WORLD BOOK 181818 Subscriber | 08/01V I | 10/96 | 716 | 30 MIN | 760 | | 06 111 | | | | C01 |

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|-------------------------------------|--|--|--|-------------|----------------|--|--|--|
| code: W 0220L001 | | | | | | | | |
| Overdraft/Reserve Totals | | | | \$30 | \$3,789 | | | |

Installment Accounts

| Acc Name/Address | Rptd/ ECO A | Opened/ Clsd/PD | High/ Limit | Current Status | | | Hist Status | | | | Rating |
|--|----------------|--------------------|----------------|--------------------|-------|-------------|-------------|----|----|----|--------|
| | | | | Pmt/ Term | Bal | Past Due | Mths | 30 | 60 | 90 | |
| PENTAGON FCU 1818181818 Subscriber code: Q 03230002 Collateral: MOTOR VECHICLE NEW Loan Type: Automobile | 08/01V I | 09/95 | 13.4K | 272 60MO | 10.5K | 545 | 20 | 01 | 01 | 00 | I03 |
| WFFINANCIAL 1818181818 Subscriber code: F 0446243A Loan Type: Household Goods Remarks: Insurance claim pending | 08/01V C | 01/97 | 2547 | 101 36MO | 2547 | 101 | 03 | | | | I01 |
| NATIONSBK MW 1818181818 Subscriber code: B 03493001 Collateral: UNSECURED Loan Type: Unsecured | 08/01V I | 12/95 | 2535 | 112 24MO | 1301 | 207 | 15 | 05 | 02 | 00 | I03 |

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|---|-------------|-----------------|-------|-------------|----------|------------------------------------|-----|
| WASHMUTFIN L18181818 Subscriber code: F 066NB006 | 08/01V C | 12/96 | 0 | 10MO | 1082 | 02 11 | I01 |
| GMAC 1818118 Subscriber code: Q 02592704 Loan Type: Automobile | 03/00V T | 07/95 03/00C | 17.1K | 285 60MO | 0 | 03 111 | I01 |
| PENTAGON FCU 18181818 Subscriber code: Q 03230002 Collateral: MOTOR VECHICLE NEW Loan Type: Automobile | 11/99V I | 12/92 11/99C | 8500 | 219 48MO | 0 | 33 X111X11X11X1 1X11X11111X1 | I01 |
| FRD MOTOR CR 18811818 Subscriber code: Q 03796066 Loan Type: Automobile | 08/01V C | 05/89 12/90P | 11.9K | 181 | 0 | | I01 |
| HUD TITLE I 8181811818 Subscriber code: V 0307A004 Loan Type: Mobile Home Remarks: Paid collection | 05/96M C | 01/92 05/96F | 8404 | | 0 | | I9B |
| Installment Totals | | | | \$485 | \$15,484 | | |

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| Inquiries | | | | | |
|------------------|---------------------|-------------|------------|----------------------|---------------|
| Date | Name/Address | Code | MKT | Type Inq/Loan | Amount |
| 08/30/99 | HART SFTWRE | ZTR00001010 | CHI | I | |
| 03/12/00 | PHILLIPS 66 | OOK01458939 | SCT | I | |
| 03/12/01 | PHILLIPS 66 | OOK01458939 | SCT | I | |
| 03/14/02 | GMAC | NDT01201065 | MCH | I | |
| 03/02/03 | WORLDBOOK | NCO01290050 | DAY | I | |
| 02/23/04 | GMAC | NDT01201065 | MCH | I | |