

PEER Credit Report: Report

Employment Credit Report

TRANS UNION REPORT - PEER

Exact Match between SSN on input and SSN on file.

Personal Information Since 12/11/1989 FAD 5/4/2006

				Reported
Name	DOE, JOHN			10/14/2005
AKA	DOE, JOHNATHAN			
SSN	123-45-6788			
Address	1234 MAIN, AV, NORTHAMPTON, OH, 45349			
Phone	123-4578 Personal			

Public Records

Reported/ \$Amount	ECO/ Subscriber	Assets	Type/ Plaintiff/Attorney	Docket/ Paid	Court/ City, State
12/88	C Z 012345 678	\$0	Chapter 7 bnkrpty discharged Attn: JERRY HARBE	012345 678 02/00	Federal District

Collection Accounts

Firm ID Code	Paid/ ECO	Placed/ CLSD	VRFD/ CS(MOP)	\$PLCD/ BAL	Acc#	Creditor Name	Remarks
NRTHCRCOL Y 0009G123	I	12/05	02/06A 09B	1892 1892		SUPERMARKETS	Placed for collection
ICBSYSTEM Y 01234001	I	10/05	02/06A 09B	50 50		MEDICAL	Placed for collection
COLLECTION Y 00BB001	I	04/05	06/05A 09B	46 66		GAS COMPANY	Placed for collection

Revolving Accounts

Acc Name/Address	Rptd DLA ECO	Opened Cld/ PD	High Limit	Pmt Term	Current Status		Hist Status			Rating
					\$Bal	\$Past Due	Mths	30	60	
VISA Subscriber: D 01234578 Loan Type: Charge Account	04/06A 05/00 I	10/00 1/05F	593 200		593	593				R9
FNCC Subscriber: B 01234578 Loan Type: Credit Card Remarks: Profit and loss writeoff	06/03A 07/02 I	2/01 10/02F	508 300		0					R9
MERRICK BK Subscriber: B 012345 678 Loan Type: Credit Card Remarks: Credit card lost or stolen	10/03A 07/02 I	04/02 07/02C	999 1000		0		15	111111111111 111		R1
Revolving Totals					\$0	\$593				

Open Accounts

Acc Name/Address	Rptd DLA ECO	Opened Cld/ PD	High Limit	Pmt Term	Current Status		Hist Status			Rating
					\$Bal	\$Past Due	Mths	30	60	
VZW NE Subscriber: U 001234578 Loan Type: Utility Company Remarks: Profit and loss writeoff	04/06A 01/02 I	10/02F	1570		1570	1570				O9
Open Account Totals					\$0	\$1,570				

Installment Accounts

Acc Name/Address	Rptd DLA ECO	Opened Cld/ PD	High Limit	Pmt Term	Current Status		Hist Status			Rating
					\$Bal	\$Past Due	Mths	30	60	
DAIMLERCHRYSLER Subscriber: F 01234578 Loan Type: Automobile Remarks: Profit and loss writeoff	03/06A 07/04 I	02/02 02/04F	5860	1MO	5761					I9
FRD MOTOR CR Subscriber: F 01234578 Loan Type: Automobile Remarks: Profit and loss writeoff	09/99A 05/99 S	06/97 08/99F	7565	412 60MO	0					I9
FRD MOTOR CR Subscriber: F 03796761 Loan Type: Automobile Remarks: Closed	07/97A 02/97 C	10/96 04/97C	4666	194 24MO	0					I1
Installment Totals					\$0	\$5,761				

Inquiries

Date	Name/Address	Code	MKT	Type Inq/Loan	Amount
05/04/06	OCEAN ST JOB	D CV00088754	CLV	I Employment	
04/24/06	NCO GRP	Y LO03899329	IND	I	
04/17/06	CREATV SERV	P RI01403005	NEN	I Employment	
10/06/04	CREDCO	Z CO08256844	CAL	I	

PEER Credit Report: Disclaimer

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT
PARA INFORMACION EN ESPANOL, VISITE WWW.FTC.GOV/CREDIT O ESCRIBA A LA FTC
CONSUMER RESPONSE CENTER, ROOM 130-A 400 PENNSYLVANIA AVE. N.W., WASHINGTON,
D.C. 20580.

THE FEDERAL FAIR CREDIT REPORTING ACT (FCRA) PROMOTES THE ACCURACY, FAIRNESS,
AND PRIVACY OF INFORMATION IN THE FILES OF CONSUMER REPORTING AGENCIES. THERE
ARE MANY TYPES OF CONSUMER REPORTING AGENCIES, INCLUDING CREDIT BUREAUS AND
SPECIALTY AGENCIES (SUCH AS AGENCIES THAT SELL INFORMATION ABOUT CHECK WRITING
HISTORIES, MEDICAL RECORDS, AND RENTAL HISTORY RECORDS). HERE IS A SUMMARY
OF YOUR MAJOR RIGHTS UNDER THE FCRA. FOR MORE INFORMATION, INCLUDING
INFORMATION ABOUT ADDITIONAL RIGHTS, GO TO WWW.FTC.GOV/CREDIT OR WRITE TO:
CONSUMER RESPONSE CENTER, ROOM 130-A, FEDERAL TRADE COMMISSION,
400 PENNSYLVANIA AVE. N.W., WASHINGTON, D.C. 20580.

- YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU.
ANYONE WHO USES A CREDIT REPORT OR ANOTHER TYPE OF CONSUMER REPORT TO DENY
YOUR APPLICATION FOR CREDIT, INSURANCE, OR EMPLOYMENT - OR TO TAKE ANOTHER
ADVERSE ACTION AGAINST YOU - MUST TELL YOU, AND MUST GIVE YOU THE NAME,
ADDRESS, AND PHONE NUMBER OF THE AGENCY THAT PROVIDED THE INFORMATION.
- YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. YOU MAY REQUEST AND
OBTAIN ALL THE INFORMATION ABOUT YOU IN THE FILES OF A CONSUMER
REPORTING AGENCY (YOUR "FILE DISCLOSURE"). YOU WILL BE REQUIRED TO
PROVIDE PROPER IDENTIFICATION, WHICH MAY INCLUDE YOUR SOCIAL SECURITY
NUMBER. IN MANY CASES, THE DISCLOSURE WILL BE FREE. YOU ARE ENTITLED
TO A FREE FILE DISCLOSURE IF:
 - A PERSON HAS TAKEN ADVERSE ACTION AGAINST YOU BECAUSE OF INFORMATION IN
YOUR CREDIT REPORT;
 - YOU ARE THE VICTIM OF IDENTITY THEFT AND PLACE A FRAUD ALERT IN YOUR
FILE;
 - YOUR FILE CONTAINS INACCURATE INFORMATION AS A RESULT OF FRAUD;
 - YOU ARE ON PUBLIC ASSISTANCE;
 - YOU ARE UNEMPLOYED BUT EXPECT TO APPLY FOR EMPLOYMENT WITHIN 60 DAYS.
- IN ADDITION, BY SEPTEMBER 2005 ALL CONSUMERS WILL BE ENTITLED TO ONE FREE
DISCLOSURE EVERY 12 MONTHS UPON REQUEST FROM EACH NATIONWIDE CREDIT BUREAU
AND FROM NATIONWIDE SPECIALTY CONSUMER REPORTING AGENCIES. SEE
WWW.FTC.GOV/CREDIT FOR ADDITIONAL INFORMATION.
- YOU HAVE THE RIGHT TO ASK FOR A CREDIT SCORE. CREDIT SCORES ARE NUMERICAL
SUMMARIES OF YOUR CREDIT-WORTHINESS BASED ON INFORMATION FROM CREDIT BUREAUS.
- YOU MAY REQUEST A CREDIT SCORE FROM CONSUMER REPORTING AGENCIES THAT CREATE
SCORES OR DISTRIBUTE SCORES USED IN RESIDENTIAL REAL PROPERTY LOANS, BUT YOU
WILL HAVE TO PAY FOR IT. IN SOME MORTGAGE TRANSACTIONS, YOU WILL RECEIVE
CREDIT SCORE INFORMATION FOR FREE FROM THE MORTGAGE LENDER.
- YOU HAVE THE RIGHT TO DISPUTE INCOMPLETE OR INACCURATE INFORMATION. IF
YOU IDENTIFY INFORMATION IN YOUR FILE THAT IS INCOMPLETE OR INACCURATE,
AND REPORT IT TO THE CONSUMER REPORTING AGENCY, THE AGENCY MUST
INVESTIGATE UNLESS YOUR DISPUTE IS FRIVOLOUS. SEE WWW.FTC.GOV/CREDIT
FOR AN EXPLANATION OF DISPUTE PROCEDURES.
- CONSUMER REPORTING AGENCIES MUST CORRECT OR DELETE INACCURATE, INCOMPLETE,
OR UNVERIFIABLE INFORMATION. INACCURATE, INCOMPLETE OR UNVERIFIABLE
INFORMATION MUST BE REMOVED OR CORRECTED, USUALLY WITHIN 30 DAYS. HOWEVER,
THE CONSUMER REPORTING AGENCY IS NOT REQUIRED TO REMOVE ACCURATE DEROGATORY
INFORMATION FROM YOUR FILE UNLESS IT IS OUTDATED (AS DESCRIBED BELOW)
OR CANNOT BE VERIFIED. A CONSUMER REPORTING AGENCY MAY CONTINUE TO
REPORT INFORMATION IT HAS VERIFIED AS ACCURATE.
- CONSUMER REPORTING AGENCIES MAY NOT REPORT OUTDATED NEGATIVE INFORMATION.
IN MOST CASES, A CONSUMER REPORTING AGENCY MAY NOT REPORT NEGATIVE
INFORMATION THAT IS MORE THAN SEVEN YEARS OLD, OR BANKRUPTCIES THAT ARE MORE
THAN 10 YEARS OLD.
- ACCESS TO YOUR FILE IS LIMITED. A CONSUMER REPORTING AGENCY MAY PROVIDE
INFORMATION ABOUT YOU ONLY TO PEOPLE WITH A VALID NEED -- USUALLY TO
CONSIDER AN APPLICATION WITH A CREDITOR, INSURER, EMPLOYER, LANDLORD, OR
OTHER BUSINESS. THE FCRA SPECIFIES THOSE WITH A VALID NEED FOR ACCESS.
- YOU MUST GIVE YOUR CONSENT FOR REPORTS TO BE PROVIDED TO EMPLOYERS. A
CONSUMER REPORTING AGENCY MAY NOT GIVE OUT INFORMATION ABOUT YOU TO YOUR
EMPLOYER, OR A POTENTIAL EMPLOYER, WITHOUT YOUR WRITTEN CONSENT GIVEN TO THE
EMPLOYER. WRITTEN CONSENT GENERALLY IS NOT REQUIRED IN THE TRUCKING
INDUSTRY. FOR MORE INFORMATION, GO TO WWW.FTC.GOV/CREDIT.
- YOU MAY LIMIT "PRESCREENED" OFFERS OF CREDIT AND INSURANCE YOU GET BASED ON
INFORMATION IN YOUR CREDIT REPORT. UNSOLICITED "PRESCREENED" OFFERS FOR
CREDIT AND INSURANCE MUST INCLUDE A TOLL-FREE PHONE NUMBER YOU CAN CALL IF
YOU CHOOSE TO REMOVE YOUR NAME AND ADDRESS FROM THE LISTS THESE OFFERS ARE
BASED ON. YOU MAY OPT-OUT WITH THE NATIONWIDE CREDIT BUREAUS AT
1-888-567-8888.
- YOU MAY SEEK DAMAGES FROM VIOLATORS. IF A CONSUMER REPORTING AGENCY, OR,
IN SOME CASES, A USER OF CONSUMER REPORTS OR A FURNISHER OF
INFORMATION TO A CONSUMER REPORTING AGENCY VIOLATES THE FCRA, YOU MAY
BE ABLE TO SUE IN STATE OR FEDERAL COURT.
- IDENTITY THEFT VICTIMS AND ACTIVE DUTY MILITARY PERSONNEL HAVE ADDITIONAL
RIGHTS. FOR MORE INFORMATION, VISIT WWW.FTC.GOV/CREDIT.

STATES MAY ENFORCE THE FCRA, AND MANY STATES HAVE THEIR OWN CONSUMER REPORTING
LAWS. IN SOME CASES, YOU MAY HAVE MORE RIGHTS UNDER STATE LAW. FOR MORE
INFORMATION, CONTACT YOUR STATE OR LOCAL CONSUMER PROTECTION AGENCY OR YOUR
STATE ATTORNEY GENERAL.

THE FCRA GIVES SEVERAL DIFFERENT FEDERAL AGENCIES AUTHORITY TO ENFORCE THE
FCRA:

FOR QUESTIONS OR CONCERNS REGARDING: PLEASE CONTACT:

CONSUMER REPORTING AGENCIES, CREDITORS, AND OTHERS NOT LISTED BELOW	FEDERAL TRADE COMMISSION CONSUMER RESPONSE CENTER - FCRA WASHINGTON, DC 20580 1-877-302-4357
NATIONAL BANKS, FEDERAL BRANCHES/ AGENCIES OF FOREIGN BANKS (WORD "NATIONAL" OR INITIALS "N.A." APPEAR IN OR AFTER BANK'S NAME)	OFFICE OF THE CONTROLLER OF THE CURRENCY COMPLIANCE MANAGEMENT, MAIL STOP 6-6 WASHINGTON, DC 20219 800-613-6743
FEDERAL RESERVE SYSTEM MEMBER BANKS (EXCEPT NATIONAL BANKS AND FEDERAL BRANCHES/AGENCIES OF FOREIGN BANKS)	FEDERAL RESERVE BOARD DIVISION OF CONSUMER & COMMUNITY AFFAIRS WASHINGTON, DC 20551 202-452-3693
SAVINGS ASSOCIATIONS AND FEDERALLY CHARTERED SAVINGS BANKS (WORD "FEDERAL" OR INITIALS "F.S.B." APPEAR IN FEDERAL INSTITUTION'S NAME)	OFFICE OF THRIFT SUPERVISION CONSUMER COMPLAINTS WASHINGTON, DC 20552 800-842-6929
FEDERAL CREDIT UNIONS (WORDS "FEDERAL CREDIT UNION" APPEAR IN INSTITUTION'S NAME)	NATIONAL CREDIT UNION ADMINISTRATION 1775 SOLE STREET ALEXANDRIA, VA 22314 703-519-1600
STATE-CHARTERED BANKS THAT ARE NOT MEMBERS OF THE FEDERAL RESERVE SYSTEM	FEDERAL DEPOSIT INSURANCE CORPORATION CONSUMER RESPONSE CENTER, 2345 GRAND AVENUE, SUITE 100 KANSAS CITY, MISSOURI 64108-2638 877-275-3242
AIR, SURFACE, OR RAIL COMMON CARRIERS REGULATED BY FORMER CIVIL AERONAUTICS BOARD OR INTERSTATE COMMERCE COMMISSION	DEPARTMENT OF TRANSPORTATION OFFICE OF FINANCIAL MANAGEMENT WASHINGTON, DC 20590 202-366-1306
ACTIVITIES SUBJECT TO THE PACKERS AND STOCKYARDS ACT, 1921	DEPARTMENT OF AGRICULTURE OFFICE OF DEPUTY ADMINISTRATOR - GIPSA WASHINGTON, DC 20250 202-720-7051

Served By:
TRANS UNION LLC
2 BALDWIN PLACE, P.O. BOX 1000
CHESTER, PA 19022
800-888-4213

END OF REPORT - TRANS UNION - 5/4/2008, 10:57:12 CT