

# Business Owner Profile

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## User guide

# Business Owner Profile

## Sample Business Owner Profile report

Business Owner Profile - John Consumer

Subcode: 567890  
Transaction Number: C123456789  
Search Inquiry: John Consumer/999 Center Dr/Someville/TX/76401

Ordered: 03/24/2016 15:31:09 CST

experian.

Identifying Information

1

John Consumer  
999 CENTER DR SOMEVILLE,  
TX 76401-2105  
999 CN DR  
SOMEVILLE, TX 76401  
123 TODD DR SOMEVILLE, TX  
76401-6077

SSN:  
YOB: 1958

2

Employer: GREAT COMPANY  
Last Updated: 10/2012  
SELF COMP  
Last Updated: 04/2010

Executive Summary

Payment and Legal Filings Summary

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Legal Filings  
Total legal filings: 4  
Delinquent Payment Information  
Past due amount: \$0  
In dispute: 0  
Inquiries  
Total number of inquiries: 6  
Inquiries previous 6 months: 2

Payment Information  
Monthly payments: \$556  
Installment loan balance: (4) \$17,022  
Revolving charge balance: (14) \$2,592  
Revolving credit percent available: 44%  
Real Estate loan balance: N/A

4

VantageScore® 3.0  
VantageScore® 3.0: 638  
Risk Category Score Range  
Super Prime 751 - 850  
Prime 661 - 750  
Near Prime 601 - 650  
Subprime 500 - 600  
Deep Subprime 300 - 499

Negative Score Factors  
HERE IS A BANKRUPTCY ON YOUR CREDIT REPORT  
LACK OF SUFFICIENT CREDIT HISTORY  
TOO FEW OF YOUR BANK CARD OR OTHER REVOLVING  
ACCOUNTS HAVE HIGH LIMITS  
BALANCES ON BANKCARD/REVOLVING ACCTS TOO HIGH  
COMPARED TO CREDIT LIMITS

Trade Payment Status

5

Oldest trade opened 04/1996  
Paid trades 4  
Satisfactory trades 11  
Previously delinquent/derogatory 5  
Presently delinquent/derogatory 2  
Total trades 18

Delinquency Detail

6

11

1

0

0

Satisfactory

30 days  
past due

60 days  
past due

90+ days  
past due

Consumer Statement

7

Disputes and Supplemental Data Related to Transactional Information  
048 12-01-14 0000000 CONSUMER COMMENT TEXT PRESENT

OFAC Warning

OFAC Warning Summary  
NAME DOES NOT MATCH OFAC/PLC/ISE LIST

Legal Filings

8

Bankruptcies

Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/21/2013	0080621 DSK	US BKPT CT TN MEMPHIS			Bankruptcy chapter 7-discharged
03/07/2012	2971358	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed
10/13/2011	0214836	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed

Judgments

Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/01/2013	8965321	SHELBY GENERAL SESS CT	\$3,544	DILLARD NATIONAL BANK	Judgment

Inquiries

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Inquiry Details

Name	Account Type	Date of Inquiry
LOAN BANK	Unknown - Credit Extension, Review, Or Collection	09/26/2015
CREDIT CO	Unknown - Credit Extension, Review, Or Collection	09/21/2015
ORANGE BANK	Unknown - Credit Extension, Review, Or Collection	05/06/2015
123 BANK NA	Unknown - Credit Extension, Review, Or Collection	02/28/2015
COLLECT ASSOC	Collection Department/Agency/Attorney	06/03/2014
FACTUAL DATA	Real Estate Specific Type Unknown	01/28/2014

Trade Information

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Trade Payment Experience

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
123 BANK USA N	Revolving	09/2008	Closed	03/15/2012	\$1,148			

Transactional Relationship: Individual  
Trade Category: Bank Credit Cards  
Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12  
Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST  
Payment Indicator (current month 03/2012): Collections, charge-off or bankruptcy

24 Month Payment History  
Click here for legend  

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

11

30 days past the due date  
130 days past the due date  
Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)  
Account condition change, payment code not applicable  
Current account/Zero balance - no update

12

80 days past the due date  
150 days past the due date  
Foreclosure, voluntary surrender or repossession  
Current  
No history reported for that month

13

90 days past the due date  
180 days past the due date  
Collections, charge-off or bankruptcy  
Current with zero balance - update received  
No history maintained; see payment status

### 1. Proprietor identifying information

Name and home address of the proprietor including up to two previous addresses.

### 2. Business information

Name of the proprietor's current employer (if he or she has other employment) and/or the proprietor's last employer.

### 3. Summary of legal filings, payments and inquiries

Summary of the number of legal filings present, information payments and balances including delinquent payments and total number of inquiries.

### 4. Alternative Consumer Scores

Choose between Scorex PLUS<sup>SM</sup>, VantageScore®, FICO®, and FICO® NextGen.

### 5. Summary of trade payments

Summary of the proprietor's trade experiences.

### 6. Delinquency chart

Shows how many trades are current versus how many trades are 30+ days delinquent.

### 7. Consumer statement

Disputes and supplemental data related to transactional information.

### 8. Legal Filing

Legal actions filed against the proprietor, including tax liens, judgements and bankruptcies. May include filing date, amount, reference number, plaintiff, court name, status and comment.

## 9. Inquiries

All inquiries made on the proprietor within the past 24 months, plus the business category of the inquirer.

## 10. Trade Information

Each trade payment experience may include:

- Business category (bank, retail, etc.)
- Loan type
- Date the proprietor opened the account
- Date the proprietor closed the account
- Current balance on the account
- High balance on the account
- Scheduled monthly payment
- Date of the last payment on the account
- Amount past due
- Transaction relationship (individual, joint, co-maker)
- Status of the account  
(current, 30/60/90 days late, delinquent, etc.)

## 11. 24-month payment history

Graphical representation of payment history. The key for the numbers or letters in each box is at the end of the report.

## 12. 24-month payment history key

Key to understanding the numbers and letters in the 24-month payment history box. The key includes the following:

- 1 = 30 days past due
- 2 = 60 days past due
- 3 = 90 days past due
- 4 = 120 days past due
- 5 = 150 days past due
- 6 = 180 days past due
- 7 = Chapter 13 bankruptcy
- 8 = Foreclosure proceeding
- 9 = Collections, charge-off or bankruptcy
- B = Account condition change, payment code not applicable
- C = Current
- 0 = Current with zero balance — update received
- N = Current account/zero balance, no update received
- - = No history reported for that month
- Green blank = No history maintained