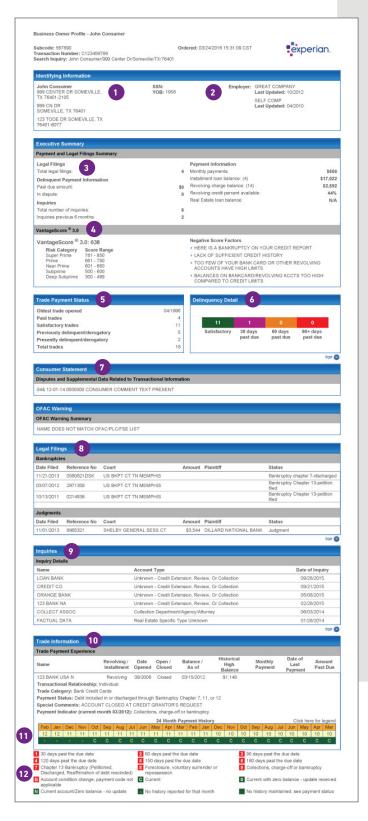


# Business Owner Profile

# Sample Business Owner Profile report



### 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. They 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