

# Credit Profile Report

Precise data. Unsurpassed file coverage.

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You can't make the best decisions if you don't have the best information. That's where we come in. With Experian's Credit Profile Report, you get everything you need to deliver the most profitable results. Accurate, current, complete data — and the peace of mind that comes with it.

Unparalleled accuracy. Superior data quality. Comprehensive profile information on more than 220 million credit-active consumers. Experian's Credit Profile Report gives you what you need to:

- **Acquire new business** — Make decisions about new customers and new accounts quickly and accurately.
- **Manage customers** — Monitor, evaluate and make decisions based on real-time updates to customer profiles.
- **Maximize collections** — Identify potential fraud and take action where your recovery chances are greatest.

## Harness the power of File One<sup>SM</sup>

With Credit Profile Report, you gain unique access to the data from Experian's File One<sup>SM</sup> — the most comprehensive nationwide credit database available.

- **Complete** — File One holds current credit information on more than 220 million credit-active consumers.
- **Accurate** — High-integrity, current information.

- **Easy to read** — Our format groups similar data elements together for faster analysis.
- **Flexible** — You can choose your display format.

Our industry leading match logic ensures more complete files and more accurate hit rates, saving you time and money by eliminating multiple inquiries and manual searches for data. Take a look at a sample Credit Profile Report on the following pages.

## Credit Profile Report

Files on nearly 220 million credit-active consumers nationwide are maintained in the Experian database. Your inquiry initiates a search of this database that produces an applicant's credit history — the Credit Profile Report. An illustration and description of a sample Profile Report follows.

## Credit Profile Report

## Inquiry Sample

TCA1  
 RTS 3122250X1J CONSUMER,JONATHAN QUINCY 999999990;  
 CONSUMER,NANCY CHRISTINE 123456789;  
 CA-10665 NORTH BIRCH STREET/BURBANK CA 91502, PH-714.555.1111, DL-CA 9876543;  
 PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, Y-1976, T-04048060;  
 E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019

## Credit Profile Report

TCA1  
 RTS1234567ABC—**a** CONSUMER,JONATHAN QUINCY—**b** 999999990;—**c**  
 CONSUMER,NANCY CHRISTINE 123456789;—**d**  
 CA-10665 NORTH BIRCH STREET/BURBANK CA 91502,—**e** PH-714.555.1111,—**f** DL-CA 9876543;—**g**  
 PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678,—**h** Y-1976,—**i** T-04048060;—**j**  
 E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019—**k**

PAGE 1 DATE 5-03-2017 TIME 13:14:37 V501 TCA1—**1**

**2**— JONATHAN QUINCY CONSUMER **6**—SS: 999-99-9990 **8**—E: AJAX HARDWARE  
 10655 N BIRCH ST 234-56-7891\* 2035 BROADWAY SUITE 300  
 BURBANK CA 91502-1234 123-45-6789\* LOS ANGELES CA 90019  
 RPTD: 4-10 TO 1-16 U 3X **7**—DOB: 4/29/1976 RPTD: 6-15 I  
 LAST SUB: 1220855—**3**

**4**— 1314 SOPHIA LN APT 3 **9**—E: BELL AUTOMOTIVE  
 SANTA ANA CA 92708-5678 111 MAIN STREET  
 RPTD: 1-07 U 1X BURBANK CA 91503  
 RPTD: 5-06 TO 11-13 I

**5**—\*2600 BOWSER ST #312  
 LOS ANGELES CA 90017-9876  
 RPTD: 9-05 I

**10**—\*JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR

## ----- DEMOGRAPHICS -----

PH: 818.555.1111 UR PH: 706.555.9876 IB PH: 213.555.1234 UB  
 GEO: 35 123 456789 0 1234

## Inquiry (A)

- a. Subscriber number and password.
- b. Consumer's name.
- c. Social Security number (SSN).
- d. Spouse's name and SSN.
- e. Current address.
- f. Telephone number.
- g. Driver's license number.
- h. Previous address.
- i. Year of birth.
- j. Type of terms and amount.
- k. Employment.

**Reminder:** To ensure compliance with the Fair Credit Reporting Act, reasonable care should be taken to input accurate identification belonging to the consumer when requesting services.

## Consumer Identifying Information (B)

1. A code that identifies the **Experian or credit reporting agency office** nearest to the consumer's current address. Used for consumer referrals.
2. **Consumer's name and 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.

3. **Last subscriber** reporting the consumer at his or her current address.
4. Consumer's **previous addresses** (up to 2) with source, in order by reliability of source.
5. An **asterisk** preceding any address indicates the address did not match inquiry address.
6. Consumer's **Social Security number and other Social Security numbers** reported on the consumer's file, in descending order based on number of occurrences reported; asterisk denotes any SSN not matching inquiry input SSN.
7. Consumer's **year of birth or date of birth**.
8. **Employer's name and address**, including time frame reported and source.  
U = Update tape.  
I = Inquiry.
9. **Previous employer's name and address**, with time frame reported and source.
10. **Alternate names** such as different, previous surnames or nicknames associated with the consumer's file.

## Demographics (C) (optional)

Demographics contains the consumer's telephone number (including source and phone type):  
R = Residential.  
C = Cellular.  
P = Pager.  
Also includes GEO code of the current address.

## Credit Profile Report

## Credit Profile Report (continued)

## ----- FRAUD SHIELD SUMMARY -----

INPUT SSN RECORDED AS DECEASED INQ: PHONE ANSWERING SERVICE:  
 DOB: 1-10-1976 DOD: 3-30-2014 ABC ANSWER-ALL  
 INPUT SSN ISSUED 1975-1976 10655 N BIRCH ST  
 TELEPHONE NUMBER INCONSISTENT W/ADDRESS BURBANK CA 91502  
 FROM 12-01-15 INQ COUNT FOR SSN=5 818.555.1212  
 FROM 12-01-15 INQ COUNT FOR ADDRESS=15  
 FILE: COMMERCIAL BUSINESS ADDRESS:  
 J&J INVESTMENTS  
 2600 BOWSER STREET #312  
 LOS ANGELES CA 90017  
 213.555.2222

## ----- PROFILE SUMMARY -----

CNT 05/03/05/23  
 PUBLIC RECORDS-----3 PAST DUE AMT----\$3,644 INQUIRIES---3 SATIS ACCTS---6  
 INSTALL BAL----\$27,750 SCH/EST PAY-----\$1,327 INQS/6 MO---3 NOW DEL/DRG---2  
 R ESTATE BAL--\$263,551 R ESTATE PAY----\$1,887 TRADELINE--10 WAS DEL/DRG---2  
 REVOLVNG BAL----\$2,123 REVOLVNG AVAIL-----77% PAID ACCT---1 OLD TRADE-12-99

## ----- SCORE SUMMARY -----

VANTAGESCORE = 611 SCORE FACTORS: 91, 50, 12, 31  
 RSC BANKRUPTCY PLUS = 320 SCORE FACTORS: 84, 60, 91, 57

## ----- PUBLIC RECORDS -----

11 \*SO CALIF DISTRICT COURT 6-21-13 12 13 7-01-14 3011111 14 15 \$12,450 16 CO LIEN REL  
 17 C#: 45078321 18 1 BP: B476P2109 19  
 \*COUNTY SPR CT SANTA ANA 9-19-15 3019999 \$1,200 CIV CL JUDG  
 D#: 7505853 1 PLAINTIFF: ALLIED COMPANY 20  
 BP: B1234P50987 21 22  
 \*U S BANKRUPTCY COURT 6-12-10 1-15-11 3009999 \$129,803-L BK 7-PETIT  
 D#: 35054539906234561 2 \$85,500-A VOLUN

## ----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH	
*CREDIT AND COLLECTION	10-13	\$1,590-O			COLLACCT
3980999 YC UNK UNK 2 2-25-16	\$1,590	11-13	(28)	GGGG-GGGGGG-GG	
98E543182136			11-13/G	GGGGGGGGG-G--	
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA					a
23 **ACCOUNT INFORMATION DISPUTED BY CONSUMER**					
**DEBT BEING PAID THROUGH INSURANCE**					24

### Fraud Shield<sup>SM</sup> Summary (D) (optional)

Fraud Shield<sup>SM</sup> Summary contains messages related to the Fraud Shield fraud prevention services.

### Profile Summary (E) (optional)

Profile Summary contains 17 significant calculations from the Credit Profile Report.

### Score Summary (F) (optional)

Risk model scores are generated if you use Experian's credit risk models.

### Public Records (G)

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

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

### Trades (H) (continued on next page with sample report)

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

- a. **Original credit grantor name for third-party collection agency tradelines**.
- b. **Balloon payment information (date and amount) or deferred payment start date for deferred loans**.

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 to distinguish accounts that may require special handling.
25. **"D"** indicates the terms of the loan have been deferred to a future date.
- c. **Mortgage Identification Number (MIN) for mortgage tradelines**.
26. An **asterisk** preceding public record information or a tradeline 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 more narrowly defines a subscriber's business.
30. **Type** of account.
31. **Terms** of account.
32. Code describing **consumer's association** to the account per the Equal Credit Opportunity Act.
33. Consumer's **account number**.
34. **Date** the account was **opened**.
35. **Balance date** is the date of the subscriber's reported update on account.
36. **Date** of consumer's **last payment** on the account.
37. **Amount** of the loan or credit established.
38. Indicates if the amount is an original loan (**O**), credit limit (**L**), high balance (**H**), initial charge-off (**C**) or unknown (**blank**).
39. **Current balance** on the account.
40. **Payment amount** the consumer is scheduled to pay on the account.
41. **Payment level date** is the current status date.
42. The **amount past due** for the account.
43. The **account condition** indicates the current condition of account.

## Credit Profile Report

## Credit Profile Report (continued)

HEMLOCKS 2-15 \$2,000-L OPEN CURR ACCT  
 2313849 DV ISC 024-D 3 6-10-16 \$2,000 2-15 (17) NNNNNNNNNNNNNN  
 8285103111261 NNNN

**b** DEFERRED PAYMENT START DATE; 03/01/2017

\*CENTRAL BANK 9-16 \$21,424-O OPEN DELINQ 30  
 1132912 BI AUT 59 1 2-28-17 \$19,814 2-17 ( 6) 1CCCCC  
 23802654388 \$400 \$400

\*MOUNTAIN BANK 10-12 \$43,337-O OPEN 60 4+ TIMES  
 1119999 BI SEC 60 2 4-06-16 \$4,346 4-16 (42) 21-1C1C111CC2  
 3562A019732534 2-16 \$827 \$1,654 11-13/1 2211CC211111

\*BAY COMPANY 6-05 \$1,730-L \$2,437-H BK7PET CHARGOFF  
 2390446 DC CHG REV 1 7-07-10 \$0 7-10 (62) 9LL665432121C  
 525556601 10-09 CCCCCCCCCCCC

**c** MIN: 123456789012345678

EMPLOYEES CREDIT UNION 6-12 \$12,500-L \$10,659-H OPEN CURR ACCT  
 1220855 BC CRC REV 2 3-24-16 \$0 3-16 (46) 0CCCCCCCCCCCCC  
 5396258022578 10-15 CCCCCCCCCCCCCC

STATE BANK 12-99 \$15,000-L \$8,479-H OPEN CURR ACCT  
 1299987 BC CRC REV 1 2-27-16 \$2,123 2-16 (50) CCCCCCCCCCCCCC  
 4271008232 2-16 \$100-A CCCCC000CCCC

**d** PURCHASED PORTFOLIO FROM: SOUTHWEST BANK

----- INQUIRIES -----  
 HEMLOCKS 01-05-17 2313849 DC  
 BAY COMPANY 12-03-16 2390446 DC \$1,500 CHG REV  
 HILLSIDE BANK 10-21-16 2240679 BC

----- MESSAGES -----  
 \*CONSUMER STATEMENT\* 06& 01-20-2017  
 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 APPLICATION INFORMATION AT DAY 555-555-5555 OR  
 EVENING 555-555-5555. THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS  
 BEGINNING 01-20-24.

CONSUMER ASSISTANCE CONTACT: EXPERIAN 701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

END -- EXPERIAN

44. **Months reviewed** indicates the total number of months history has been maintained for the account.
45. **Maximum delinquency and payment** code represent the worst delinquency that occurred outside of the payment grid.
46. **Payment status** comments reflect the payment history of the account as of the balance date.
47. **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

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

**49 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". This amount represents the scheduled monthly payment amount as reported by the lender for that reporting period.

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

## Inquiries (I)

Inquiries indicate that a Credit Profile Report was received on that date by the subscriber listed. Inquiring subscriber name, number and KOB are shown. Type, terms and amount may display and are from the subscriber's inquiry input.

## Messages (J)

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.

**50** Name, address and telephone number of **Experian's consumer assistance office**. Use for consumer referrals. Display is elective; contact your Experian sales representative.



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