

## Credit Report Samples

The following examples illustrate how credit report data are reported by each of the three primary credit reporting agencies: Experian, Equifax and Trans Union.

### Experian Style

CREDITbase

I Dayton,Dave\*  
2 149,,Jefferson,,Fantasy Island,IL,60750\*  
5 124541982,,,\*\*

TYPTS,EU-RentScreeners Inc,ALG002

////////// CREDITbase AnyBureau Report //////////  
// Experian-Style Report Generated from Trans Union Data //  
// End User: RentScreeners Inc //  
// Operator: DEF Data Timestamp: 08/04/98 15:46 //  
////////// Printed: 12/22/98 11:36 //

DAVE DAYTON SS: 124-54-1982 E: ABC BANK  
149 JEFFERSON  
FANTASY ISLAND IL 60750  
RPTD: U

----- PROFILE SUMMARY -----  
PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES---8 CNT / / /  
INSTALL BAL-----\$4433 SCH/EST PAY-----\$0 INQS/6 MO---0 SATIS ACCTS---3  
R ESTATE BAL-----\$0 R ESTATE PAY-----\$0 TRADELINE---3 NOW DEL/DRG---0  
REVOLVNG BAL-----\$543 REVOLVNG AVAIL-----0% PAID ACCT---0 WAS DEL/DRG--  
OLD TRADE-

----- SCORE SUMMARY -----  
EMPIRICA= +00668 TU SCORE FACTORS: 022/010/008/014

----- TRADES -----  
SUBSCRIBER OPEN AMT-TYP AMT-TYP ACCTCOND TU MOP  
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PYMT HISTORY  
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXDELQ BY MONTH  
  
ABLE ASSOCS \$1,200-H \$1,200-L COLLECTION ACCT 09B  
91MY001 Y I M \$1200  
12345 M \$1200  
Placed For Collection  
  
ABLE ASSOCS \$1,300-H \$1,300-L COLLECTION ACCT 09B  
91MY001 Y I M \$1300  
123456 M \$1300  
Placed For Collection  
  
ABLE ASSOCS \$1,400-H \$1,400-L COLLECTION ACCT 09B  
91MY001 Y I M \$1400  
1234567 M \$1400  
Placed For Collection  
  
CHOICE \$2,414-H OPEN R01  
1679002 B I V \$543

**Experian Style (cont'd)**

809098 V  
SIMMONS FNB \$125-H OPEN I01  
1067003 B I V  
1287009817 V

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CREDITbase

BTMN'S BK TN OPEN I01  
8758006 B 20Q I V \$4433  
9898009876 V \$300

----- INQUIRIES -----  
MERIT SYSTMS 08/04/98 LA8256407 Z  
HOUSEHOLD 02/05/98 111992043 Z  
CBC CO MACS 02/05/98 LG0076311 Z  
1000 OAKS CB 01/07/98 LA0085124 Z  
MERIT SYSTMS 01/05/98 LA8256407 Z  
CBC CO MACS 01/05/98 LG0076311 Z  
GMAC MORT 10/03/97 RD0091736 Z  
TMS-HIRCA OR 08/24/97 ST1960042 Z

----- CONSUMER RELATIONS -----

CONTACT: FANTASY ISLAND / 0605 TEST MARKET  
555 W. ADAMS CHICAGO, IL. 60661 800 888-4213

END -- Experian(TRW)-Style Report from Trans Union Data

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# Equifax Style

CREDITbase

I Dayton,Dave\*  
2 149,,Jefferson,,Fantasy Island,IL,60750\*  
5 124541982,,,\*\*  
TYPTS,EU-RentScreeners Inc,ALG002

////////// CREDITbase AnyBureau Report //////////  
// Equifax-Style Report Generated from Trans Union Data //  
// End User: RentScreeners Inc //  
// Operator: DEF Data Timestamp: 08/04/98 15:46 //  
////////// Printed: 12/22/98 11:36 //

\*\*\*EMPIRICA ALERT: SCORE +00668: 022/010/008/014 \*\*\*

\*DAYTON,DAVE Since FAD  
149 JEFFERSON,FANTASY ISLAND IL 60750  
SSS-124-54-1982  
01 ES-,ABC BANK

\*\*\*\*\*

\*INQS-Subject Shows 08 Inquiries Since 08/24/97  
MERIT SYST ZLA8256407 08/04/98 HOUSEHOLD Y111992043 02/05/98  
CBC CO MAC ZLG0076311 02/05/98 1000 OAKS ZLA0085124 01/07/98  
MERIT SYST ZLA8256407 01/05/98 CBC CO MAC ZLG0076311 01/05/98  
GMAC MORT FRD0091736 10/03/97 TMS-HIRCA QST1960042 08/24/97

## C O L L E C T I O N S

Firm/ID Code	OPND	VRFD	CLSD	\$Placed	Balance	CS	EOA	Account	Number
ABLE ASSOC 91MY001		M		\$1200	\$1200	O9B	I	12345	
Creditor-ABC BANK, Remarks-Placed For Collection									
ABLE ASSOC 91MY001		M		\$1300	\$1300	O9B	I	123456	
Creditor-ABC BANK, Remarks-Placed For Collection									
ABLE ASSOC 91MY001		M		\$1400	\$1400	O9B	I	1234567	
Creditor-ABC BANK, Remarks-Placed For Collection									

## T R A D E S

* Firm/ID Code	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	Account	Number
CHOICE 1679002			2414		543		R01		I	809098	
30( )60( )90+( ) Verified V											
SIMMONS FN 1067003			125	P12	0		I01		I	1287009817	
30( )60( )90+( ) Verified V											
BTMN'S BK 8758006			20Q	4433			I01		I	9898009876	
30( )60( )90+( ) Verified V											

End Of Report - -- Serviced By:

FANTASY ISLAND / 0605 TEST MARKET 800 888-4213  
555 W. ADAMS CHICAGO, IL. 60661

&

Trans Union Style

CREDITbase

I Dayton,Dave\*  
2 149,,Jefferson,,Fantasy Island,IL,60750\*  
5 124541982,,,\*\*  
TYPTS,EU-RentScreeners Inc,ALG002

////////// CREDITbase AnyBureau Report //////////  
// Trans Union-Style Report Generated from Trans Union Data //  
// End User: RentScreeners Inc //  
// Operator: DEF Data Timestamp: 08/04/98 15:46 //  
////////// Printed: 12/22/98 11:37 //

<FOR> <SUB NAME> <MKT SUB> <INFILE> <DATE> <TIME>  
(I) ZLA8256407 DEFAULT USER 03 PE

<SUBJECT> <SSN>  
DAYTON, DAVE 124-54-1982

<CURRENT ADDRESS> <DATE RPTD>  
149 JEFFERSON, FANTASY ISLAND IL 60750

<POSITION>  
<CURRENT EMPLOYER AND ADDRESS> <INCOME> <VERF> <RPTD><HIRE><TERM>  
ABC BANK

-----  
S P E C I A L M E S S A G E S  
\*\*\*HAWK-ALERT: CLEAR FOR ALL SEARCHES PERFORMED  
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M O D E L P R O F I L E \* \* \* A L E R T \* \* \*  
\*\*\*EMPIRICA ALERT: SCORE +00668: 022/010/008/014 \*\*\*  
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C R E D I T S U M M A R Y \* \* \* T O T A L F I L E H I S T O R Y  
PR=0 COL=3 NEG=0 HSTNEG=0 TRD=3 RVL=1 INST=2 MTG=0 OPN=0 INQ=8

	HIGH CRED	CRED LIM	BALANCE	PAST DUE	MONTHLY PAY AVAILABLE
REVOLVING:	\$2414	\$0	\$543	\$0	\$ 77.5%
INSTALLMENT:	\$125	\$0	\$4433	\$0	\$300
TOTALS:	\$2539	\$0	\$4976	\$0	\$300

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C O L L E C T I O N S

SUBNAME	SUBCODE	EOA	OPENED	CLOSED	\$PLACED	CREDITOR	MOP
ACCOUNT#			VERIFIED		BALANCE	REMARKS	
ABLE ASSOCS	Y 91MY001	I			\$1200	ABC BANK	09B
12345			M		\$1200	Placed For Collection	
ABLE ASSOCS	Y 91MY001	I			\$1300	ABC BANK	09B
123456			M		\$1300	Placed For Collection	
ABLE ASSOCS	Y 91MY001	I			\$1400	ABC BANK	09B
1234567			M		\$1400	Placed For Collection	

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T R A D E S

SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELQ	PAYPAT	1-12 MOP
ACCOUNT#		VERIFIED	CREDLIM	PASTDUE	AMT-MOP	PAYPAT	13-24

ECOA COLLATRL/LOANTYPE	CLSD/PD	BALANCE	REMARKS	MO 30/60/90
CHOICE	B 1679002	\$2414		R01
809098		V		
I		\$543		
SIMMONS FNB	B 1067003	\$125	P125	I01

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CREDITbase

1287009817		V		
I				
BTMN'S BK TN B 8758006		\$0	20Q300	I01
9898009876		V		
I		\$4433		

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I N Q U I R I E S

DATE	SUBCODE	SUBNAME	TYPE	AMOUNT
08/04/98	ZLA8256407	MERIT SYSTMS		
02/05/98	Y111992043	HOUSEHOLD		
02/05/98	ZLG0076311	CBC CO MACS		
01/07/98	ZLA0085124	1000 OAKS CB		
01/05/98	ZLA8256407	MERIT SYSTMS		
01/05/98	ZLG0076311	CBC CO MACS		
10/03/97	FRD0091736	GMAC MORT		
08/24/97	QST1960042	TMS-HIRCA OR		

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E N D O F C R E D I T R E P O R T - S E R V I C E D B Y

FANTASY ISLAND / 0605 TEST MARKET	800 888-4213
555 W. ADAMS CHICAGO, IL. 60661	