



CREDIT REPORT

SECTION ONE: Demographic Information – This section includes your name, including any aliases or misspellings reported by creditors, birth date, SSN, current and past home addresses, current and former phone numbers, current and past employers.

JONATHAN QUINCY CONSUMER
10655 N BIRCH ST
BURBANK, CA 91502-1234

DOB: 1951
SSN: XXX-XX-9990

Date: 03/30/02 10:37:16

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
1314 SOPHIA LN APT 3	SANTA ANA	CA	92708-5678	
2600 BOWSER ST #312	LOS ANGELES	CA	90017-9876	

ALIASES

Name	Date Of Birth	On File Since
JACK CONSUMER		
JOHN SMITH		
JONATHAN SMITH JONES		

EMPLOYMENT

	Employer	Occupation	Date Hired	Date Separated	Date Rpt
Current	AJAX HARDWARE 2035 BROADWAY SUITE 300LOS ANGELES CA			12/98	
Previous	BELL AUTOMOTIVE 111 MAIN STREETBURBANK CA			09/91	05/91

Score Summary – Includes: Scorecard Name, Score, Code and Code (Score Factor) Description which explain issues that may have affected the score in a negative fashion.

Score Summary

ScoreCard	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
		13	time since delinquency is too recent or unknown
		18	number of accounts with delinquency
National Risk Model	502	34	amount owed on delinquent accounts
		19	average age of accounts
		35	delinquency on bank installment loans
		01	too few accounts now current
Bankruptcy	925	08	presence of non-satisfactory ratings on accounts or lack of open accounts
		K	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		C	presence of derogatory accounts
		H	recently active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

700 Auto Summary – One of the unique features of the 700Credit HTML report is our Auto Summary which separates out the auto-only related loans in one location so they are easy to find and evaluate.

700Credit Auto Summary

Total Balance	Monthly Payment	Total Auto	Open Auto	30	60	90
\$0	\$0	1	0	1	0	0

Trades:

Account Name	Account Number	Status	Date Open Opn/Clsd	Current Balance Original Amount	Status Date	Monthly Pay Past Due	Mos Rep 30 60 90	Payment Pattern
CENTRAL BANK/1132912	23802654388	30 DAY DEL	12/93 Closed	\$11,050 \$22,350	06/96	\$465 \$465	31 1 0 0	1CCCCCCCCCCC CCCCCCCCCCCC

Payment Pattern:

Month to Month payment history.
0 - Current
N - Current
C - Current
1 - 30 days
2 - 60 days

Bureau Summary provides a summary list of all credit trades lines and sections found on the report including the summary number and rolled-up balances of : revolving & closed accounts, real estate (mortgages), open tradelines, inquiries, public records and derogatory accounts.

Bureau Summary

Public Records: 3	Past Due Amt: \$1,421	Inquiries: 3	CNT: 05/01/04/20
Install Bal: \$31,380	Sch/Est Pay: \$1,856	Inqs / 6 mo: 0	Satis Accts: 6
R Estate Bal: \$234,000	R Estate Pay: \$3,128	Tradeline: 10	Now Del/Drg: 3
Tot Rev Bal: \$14,657	Tot Rev Avail: 26%	Paid Acct: 3	Was Del/Drg: 1
			Old Trade: 01-68

700Credit Summary - Provides a rolled-up summary of all trades including: High credit, credit limit, balance, past due, monthly payment and available credit %

700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
10	01-68	0	0	0	3	1	5	1	4	3	0
	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %				
Revolving	4	\$22,420	\$20,000	\$14,657	\$0	\$435	26				
Mortgage	2	\$3,612	\$4,000	\$250	\$0	\$0					
Installment	4	\$0	\$1,000	\$265,380	\$1,421	\$4,549					
TOTALS	10	\$26,032	\$25,000	\$280,287	\$1,421	\$4,984					

Collections: Lists the creditor name, account number, industry, date reported/verified/closed, and open balance.

Collections

Creditor/Original Creditor Member Number Status Narratives	Account Number Industry Code	Date Reported Date Verified Date Closed	Amount Balance
CREDIT AND COLLECTION / DR. JOHN KILDARE	98E543182136	09/94	\$500
3980999	Service Professional	-	\$250
COLLACCT ACCOUNT INFORMATION DISPUTED BY CONSUMER		-	

Public records: Details include Public record type, member code and owner; Plaintiff Attorney Docket #; Dates for filed, verified and paid; and Amount Due

Public Records

Public Record Type Owner / Member Code Court Name/ Code	Plaintiff Attorney Docket #	Date Filed Date Verified Date Paid	Amount Balance
County tax lien released	-	06/20/94	\$12,450
Individual/ - SO CALIF DISTRICT COURT/ 3051111	- 45078321	07/01/95	-
Judgment	ALLIED COMPANY	-	\$1,200
Individual/ - COUNTY SPR CT SANTA ANA/ 3019999	- 7505853	09/19/93	-
Bankruptcy Chapter 13 - petition filed	-	-	\$100,000
Joint Account/ - U S BANKRUPTCY COURT/ 3009999	- 35054539906234561	02/10/93	-

Trades (Revolving Accounts) - All revolving accounts associated with applicant. Trades broken out into 3 sections: Revolving, Installment and Open Details of all trades including vendor name, high credit limit, current balance, terms.

Payment Pattern:
 0 - Current
 N - Current
 C - Current
 1 - 30 days
 2 - 60 days
 3 - 90 days

Trades - Revolving Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments	Opened Reported Paid Bal Date	Credit Limit High Credit Charge Off Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
ISLAND SAVINGS/1211248 405855254820 Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV ACCOUNT CLOSED AT CONSUMER'S REQUEST	05/96 05/96 - 10/01/97	\$7,000 \$5,700 - -	\$0 - CLOSED Joint Account	- 18 - -	Revolving 0 0 0 B0CCCCCCCCC CCCCC
BAY COMPANY/2390446 525556601 Revolving/ Complete Department Stores DELINQ 180 / Revolving Charge Account ACCOUNT PREVIOUSLY IN DISPUTE - NOW RESOLVED - REPORTED BY SUBSCRIBER	01/68 05/96 - 05/31/96	\$1,400 - - -	\$0 - CLOSED Joint Account	- 99 - -	Revolving 1 1 4 7654321CCCC0 0CCCCCCCCC
EMPLOYEES CREDIT UNION/1220855 525556601 Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	02/85 02/85 01/01/98 01/15/98	\$10,000 \$7,108 - -	\$6,029 - OPEN Joint Account	\$180 99 - -	Revolving 0 0 0 CCCCCCCCC C0000000CCCC
STATE BANK/1299987 4271008232 Revolving/ Bank Credit Cards CURR ACCT / Credit Card, Terms REV	01/90 01/90 05/01/96 06/15/96	\$10,000 \$9,612 - -	\$8,628 - OPEN Individual	\$255 85 - -	Revolving 0 0 0 CCCCCCCCC CCCCC000CCCC

Trades (Installment Accounts) - All installment accounts associated with applicant within the last 7-10 years. Includes the name of the creditor, the date the account was opened, credit limit/high credit/charge off/past due, balance/original amount, Open/Closed & owner; how long it took applicant to pay off. Will also note their payment history/pattern and may include any late or missed payments.

Payment Pattern:
 0 - Current
 N - Current
 C - Current
 1 - 30 days
 2 - 60 days
 3 - 90 days

Trades - Installment Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments	Opened Reported Paid Bal Date	Credit Limit High Credit Charge Off Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
HEMLOCKS/2313849 8285103111261 Installment/ Complete Department Stores CURR ACCT / Installment Sales Contract	02/95 02/95 - 06/10/96	\$1,000 - - -	\$1,000 - OPEN Authorized User	- 17 - -	024 Months 0 0 0 NNNNNNNNNNNN NNNN
CENTRAL BANK/1132912 23802654388 Installment/ Bank - Installment Loans 30 DAY DEL / Auto Loan	12/93 06/96 05/01/96 06/15/96	- - - \$465	\$11,050 \$22,350 OPEN Individual	\$465 31 - -	048 Months 1 0 0 1CCCCCCCCC CCCCCCCCCCCC
MOUNTAIN BK/1119999 3562A0197325346R12345 Installment/ Bank - Installment Loans 30 3 TIMES / Secured Loan	03/93 12/96 11/01/96 12/17/96	- - - \$956	\$19,330 \$43,225 OPEN Joint Account	\$956 39 - -	060 Months 3 0 0 1CCCCC1CCCC CCCCCCCCCCCC
HOME FINANCIAL/5935250 2400098500012 Installment/ Mortgage Companies CURR ACCT / Real Estate Specific Type Unknown	05/90 05/90 12/01/97 01/12/98	- - - -	\$234,000 \$400,000 OPEN Joint Account	\$3,128 92 - -	360 Months 0 0 0 CCCCCCCCC CCCCC000CCCC

Inquiries – Details on all inquiries made to the consumer credit file including: Subscriber name & number, date and type of inquiry and amount.

Inquiry

Date	Subscriber Name Subscriber Number	Type	Amount
12/05/98	HEMLOCKS 2313849	-	-
12/03/98	BAY COMPANY 2390446	-	\$1,500.00
10/21/97	HILLSIDE BANK 2240679	-	-

Consumer Statements – Information submitted by the consumer to the bureaus that they would like to have reported on their credit file for any potential requestors/viewers of their credit file to be aware of.

Consumer Statements

Date	Consumer Statement
03/30/02	**#HK# ID SECURITY 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 APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02.