Credit Report

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[1] GOi duncan,elizabeth*2 9932,woodbine,chicago,il,60693*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**

                          TRANSUNION CREDIT REPORT
[1A] <FOR>      <SUB NAME>      <MKT SUB>      <INFILE>      <DATE>        <TIME>
     (I) D248   ABC DEPT STORE  06 CH          4/74          5/15/01       09:36CT

     <SUBJECT>                                  [2A] <SSN>         [2B] <BIRTH DATE>
[2]  DUNCAN, ELIZABETH                               001-01-0418        2/50
     <ALSO KNOWN AS>                                           [2C] <TELEPHONE>
     COOK, ELIZABETH                                                (555)555-5555

     <CURRENT ADDRESS>                                         <DATE RPTD>
     9932 WOODBINE, #9B, CHICAGO, IL. 60693                    1/00
     <FORMER ADDRESS>
     10 N. CAMINO, OAKLAND, CA. 94583                          4/96

     <CURRENT EMPLOYER AND ADDRESS>        <POSITION>   <VERF>    <RPTD>    <HIRE>
     ABC HOTELS                            CONCIERGE
     8638 GRAND, ANYTOWN, IL.                           5/01      5/01      3/97
     ------------------------------------------------------------------------------
[3A] S P E C I A L   M E S S A G E S
[3B] ***TRANS-ALERT: INPUT SSN DOES NOT MATCH FILE SSN***
     ***HAWK-ALERT:  INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION
                     FILE SSN ISSUED: 1936 - 1950; ST: NH***
                     ***CONSUMER STATEMENT: SEE END RPT***
     ------------------------------------------------------------------------------
[4]  ***GEO CODE REPORT

     CURRENT INPUT ADDRESS
     9932 WOODBINE, CHICAGO, IL 60693
     LATITUDE: 012.456789     STATE: 01    CENSUS TRACT: 1254    CENSUS TRACT SUFFIX  67
     LONGITUDE: 254.678901    COUNTY: 125   CENSUS BLOCK: 2       MSA: 1254

     FUTURE INPUT ADDRESS
     9942 WOODBINE, 10A, CHICAGO IL 60693-6070
     LATITUDE: 014.654789     STATE: 01    CENSUS TRACT: 3254    CENSUS TRACT SUFFIX  78
     LONGITUDE: 234.123901    COUNTY: 137   CENSUS BLOCK: 2       MSA: 2137
     ------------------------------------------------------------------------------
[5]  M O D E L   P R O F I L E        [7] * * * A L E R T * * *
     ***TRANSRISK NA:    SCORE [6] +550: 24, 23, 10, 07 ***
     ------------------------------------------------------------------------------
     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
[8] PR=2 [9] COL=1 [10] NEG=1 [11] HSTNEG=1-7 [12] TRD=2 [13] RVL=1 [14] INST=1 [15] MTG=0 [16] OPN=0 [17] INQ=2
           [18] HIGH CRED [19] CRED LIM [20] BALANCE [21] PAST DUE [22] MNTHLY PAY AVAILABLE
     REVOLVING:    $500      $1000      $100       $          $20        [23] 90%
     INSTALLMENT:  $16.0K    $          $12.4K     $1974      $282
[24] TOTALS:      $16.5K    $1000      $12.5K     $1974      $302
     ------------------------------------------------------------------------------
[25] P U B L I C   R E C O R D S
     SOURCE         DATE        LIAB       ECOA      ASSETS      PAID      DOCKET#
     TYPE                                  COURT LOC                       ATTORNEY
     Z 4932059      10/00R      $13K       C         $0                    99B38521
     CHAPTER 7 BANKRUPTCY                  CHICAGO, IL                     D. WINSLOW

     ZP5027011      1/00R       $3128      I                     6/00      98M987654
     PAID CIVIL JUDGMENT                                                   WILLIAMS
     ------------------------------------------------------------------------------
[26] C O L L E C T I O N S
     SUBNAME        SUBCODE        ECOA      OPENED     CLOSED     $PLACED    CREDITOR      MOP
     ACCOUNT#                                VERIFIED             BALANCE    REMARKS
     ADVANCED COL   Y 999C004      I         5/97       5/97F      $2500     ABC BANK      09P
     12345                                   4/01A                 $1000     MAKING PAYMENTS
     ------------------------------------------------------------------------------
     T R A D E S
[27] SUBNAME       [30] SUBCODE   [32] OPENED   [35] HIGHCRED  [38] TERMS   [41] MAXDELQ  [43] PAYPAT   1-12   [46] MOP
[28] ACCOUNT#                     [33] VERIFIED [36] CREDLIM   [39] PASTDUE [42] AMT-MOP  [44] PAYPAT   13-24
[29] ECOA [31] COLLATRL/LOANTYPE  [34] CLSD/PD  [37] BALANCE   [40] REMARKS              [45] MO   30/60/90

     ABC BK         B 6661001      7/99       $16.0K     60M282     1/01      445543211111        I05
     9876543210                    5/01V                 $1974      $1974 05  11111111
     I    AUTOMOBILE               $12.4K     *CONTACT SUBSCRIBER             20V 1/ 1/ 5

     ABC RETAILER   D 3847002      3/99       $500       MIN20               111111111111        R01
     2212345678                    5/01A                 $1000               111111111111
     C    /CREDITCARD              $100                                      24  0/ 0/ 0
     ------------------------------------------------------------------------------
[47] I N Q U I R I E S
     DATE        SUBCODE        SUBNAME             DATE          SUBCODE        SUBNAME
     5/15/01     DCH248         ABC DEPT STORE      3/7/01        BPH9999        TEST BANK
     ------------------------------------------------------------------------------
[48] C O N S U M E R   S T A T E M E N T
     #HK# THIS CONSUMER HAS BEEN A VICTIM OF FRAUD. CALL CONSUMER DIRECTLY AT 555-555-5555
     BEFORE ISSUING CREDIT.
     ------------------------------------------------------------------------------
[49] 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 :
     TRANSUNION, PO BOX 1000, CHESTER, PA. 19022
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TransUnion Credit Report Fields

1 Inquiry Information

Subscriber inquiry information is displayed at the top of the report.

1A On every TransUnion Credit Report the inquiring subscriber's TransUnion-assigned code, name, market area where the file resides within the TransUnion system, date the file was created, and inquiry date and time (central time zone) of the inquiry are displayed.

2 Demographic Information

Helps verify consumer identification by providing:

- Consumer's name, plus any known aliases.
- Current address and date reported.
- Up to two previous addresses, date reported on first previous address.
- If available, telephone number, and most current and one previous employer (including addresses, position and date employment was verified, reported and/or hired).

2A Social security number if available.

2B Date of birth if available.

2C Phone append.

Special Messages

Highlights specific credit file conditions that may include:

- Mismatched information as indicated by TRANS ALERT® or HAWK®.
- Presence of consumer statement.
- No subject found.

3A A TRANS-ALERT message appears when the input address, SSN or surname does not match what is on file; or when a minimum of four inquiries have been made against the file within the last 60 days.

3B HAWK messages (optional) appear if address, SSN or phone number have been used in suspected fraudulent activity; or if the information is inappropriate on an application, such as a commercial or institutional address; or if the SSN has not been issued by the Social Security Administration or is that of a deceased person as reported by the Social Security Administration. For more information about HAWK, request a HAWK product brochure and/or a HAWK message guide from your sales representative.

4 TransUnion's Geo Code® is a geographical coding product designed to assist financial institutions for compliance with federal regulations. These regulations require banks to monitor where and to whom they grant loans. This add-on product allows the subscriber to retrieve a variety of critical data based on the input of a street address. For more information about TransUnion's Geo Code, request a product brochure from your TransUnion sales representative.

Model Profile

Displays empirically-derived scores to predict a consumer's future credit performance. Other scores available estimate income, project recovery dollars and predict insurance risk.

5 ***TRANSRISK NA*** TransRisk New Account is a risk model that predicts the likelihood of a consumer becoming 90 days or more delinquent within 24 months.

6 Risk score factors are displayed numerically or in text. Up to four factors are disclosed and are displayed in order based on their relative impact on the final score. For more information, request a factor sheet from your sales representative.

7 ***ALERT*** appears after model profile heading when MOP 7 or greater, a negative public record or a collection is present on the file.

Credit Summary

Provides a "snapshot" of all activity on the consumer's credit report.

- Available as an option covering either total file history or 12-month file history.
- "Total File History" or "12-Month History" is in the upper right hand corner of the credit summary depending on the option chosen.

From left to right, headers in the first row read as follows:

8 Total number of public records.

9 Total number of collection accounts transferred to a third party collection agency. These accounts are identified with a Kind-Of-Business (KOB) code of "Y".

10 Total number of negative accounts (derogatory) with a current Manner of Payment (MOP) 2 or greater.

11 HSTNEG: There are two separate pieces of information in this field. Both relate to historical negative information on a tradeline. Historical negative information is defined as any Manner of Payment (MOP) of 2 or greater, occurring in any month. The first half of this field describes the number of tradelines which have historical negative information, and the second half describes the number of occurrences.

In this example, the HSTNEG field is 1-7. The only tradeline with any delinquency information is the first trade. The payment pattern is 4455432111111111111. To calculate HSTNEG, simply count the number of positions with a value greater than one. In this example, there are seven occurrences (values 4, 4, 5, 5, 4, 3, and 2). This calculation does not include the current manner of payment.

12 Total number of trades. TRD value is the sum of RVL, INST, MTG and OPN values.

13 Total number of revolving and/or check credit accounts (account types "R" and "C").

14 Total number of installment accounts (account type "I").

15 Total number of mortgage accounts (account type "M").

16 Total number of open accounts (account type "O").

17 Total number of inquiries.

From left to right, headers on the second row read as follows:

18 Highest amount ever owed on an account.

19 Maximum credit amount approved by credit grantor.

20 Balance owed as of the date verified.

21 Amount past due as of the date verified or closed.

22 From the "TERMS" field on the account; subscriber-reported monthly payment.

23 Percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.

24 Totals for second row headers are included for: Revolving and Installment Accounts (Mortgage, Open, and Accounts closed with a balance are not shown on sample report).

*Note: Fields with dollar amounts will display K=Thousands, M=Millions.

25 **Public Records**

Public record information is maintained on a consumer's file in compliance with the Fair Credit Reporting Act (FCRA). This information is obtained from county, state and federal courts and includes civil judgments, state tax liens, federal tax liens, and bankruptcies.

The length of time each record is held on TransUnion's database varies by the type of record. The following typical retention periods may vary in some cases by state:

- Civil judgements—seven years
- Unpaid tax liens—indefinite
- Paid tax liens—seven years from date paid
- Chapter 7, 11, or 12 bankruptcies—ten years
- Chapter 13 bankruptcy filings—ten years
- Chapter 13 bankruptcy dismissal or discharges—seven years
- Bankruptcies voluntarily dismissed— seven years

26 **Collections**

Identifies consumer accounts that have been transferred to a professional debt-collecting firm.

Collection information includes the name of the collection agency providing information, consumer's account number with the collection agency, collector's Kind-of-Business designators and TransUnion-assigned reporting subscriber number (all collection agency subcodes begin with a "Y"). Also included are the ECOA designator (see the "codes page" for more details), date the amount was charged off by the original creditor, date the information was verified along with an indicator code (see the "codes page" for more details), date the item was turned over to a collection agency (shown as date opened). Also included are original dollar amount of collection, the balance owed as of date verified or closed, name of the original creditor, and an explanation of current account status as reported by the collection agency.

Trades

Provides an on-going historical and current record of the consumer's buying and payment activities.

- Trades are available sorted by most derogatory followed by date verified or vice-versa.

- Payment pattern is available displaying either 12 or 24 months.

Trade information includes the following:

27 Abbreviated name of credit grantor with whom consumer has an account.

28 Consumer's account number with the credit grantor (may be masked or scrambled).

29 ECOA is a code representing the ownership designation on the account (see the "codes page" for more details).

30 Credit grantor's Kind-Of-Business designator and TransUnion-assigned reporting subscriber number (see the "codes page" for more details).

31 Collateral for an installment loan or type of loan.

32 Date the account was opened.

33 Date of last update on the account (see the "codes page" for more details).

34 Date of account status (see the "codes page" for more details).

35 Highest amount ever owed by the consumer on that account.

36 Maximum amount of credit approved by credit grantor.

37 Balance owed as of date verified or closed.

38 Number of payments, payment frequency, and dollar amount agreed upon.

39 Amount past due as of date verified or closed.

40 Explanation of dispute or account credit condition, as reported by the credit grantor.

41 Date on which the maximum level of delinquency for that account occurred.

42 Dollar amount of consumer's maximum delinquency and the Manner of Payment rating at the time.

43/44 PAYPAT: The subject's payment pattern, which is his/her actual rating, or Manner of Payment, over a period of time. Depending on which option a customer chooses, either 24 months or 12 months of information will be shown. The default setting is 24 months.

The first position on the left of the first row corresponds to the account status of the previously reported month. This will not correspond to the MOP field, which represents the most recently reported account status, usually the current month. Each subsequent field to the right corresponds to one month further back in time.

In the first example, the first half of the PAYPAT field is 445543211111. The first position indicates the information reported one month ago (MOP=4):

One month ago—MOP = 4
Two months ago—MOP = 4
Three months ago—MOP = 5
Four months ago—MOP = 5 Etc.

45 30/60/90 DAY COUNTER: The four parts of this field summarize any delinquency on the account. The first column represents the number of months being summarized. The second, third, and fourth columns equal the number of times the subject has been 30, 60, or 90 days delinquent, respectively.

In the first example, this field equals 20V 1/ 1/5. This means that 20 months' data was reviewed. The subject was 30 days past due one time, 60 days past due one time, and 90 or more days past due five times.

46 Type of account (R, I, M, O, C) and Manner of Payment code at which the account is currently reported (see the "codes page" for more details).

47 **Inquiries**

Displays which companies have viewed the consumer's credit file over the last two years. Includes date the inquiry occurred, inquiring subscriber's TransUnion-assigned account number and name.

- Available in a one or two column display.
- If two column, inquiries are displayed either left to right or top to bottom, by date.

48 **Consumer Statement**

Contains consumer's explanation, in his/her own words, of facts or conditions affecting his/her credit file.

49 **"Report Serviced By"**

Identifies the TransUnion bureau owning or servicing the credit report. This information should be used to direct consumers to the appropriate location in the event of an adverse action.

Fields Not Displayed in Sample Report

Miscellaneous Statements may appear at the end of the report to provide relevant information that does not meet criteria for inclusion in other sections.

LOOK™ decodes all tradelines, collections, public records and inquiries, thereby automatically placing subscribers' names, addresses and telephone numbers at your fingertips. For more information about LOOK, request a LOOK/LOOKUP product brochure from your sales representative.

TransUnion Credit Report Codes

ECOA (Equal Credit Opportunity Act) Inquiry and Account Designators

A Authorized user of shared account

C Joint contractual liability

I Individual account for sole use of customer

M Account for which subject is liable, but co-signer has liability if the maker defaults

P Participant in shared account which cannot be distinguished as C or A

S Account for which subject is co-signer and becomes liable if maker defaults

T Relationship with account terminated

U Undesignated

X Deceased

Type of Account

O Open Account (30, 60 or 90 days)

R Revolving or Option

I Installment

M Mortgage

C Check credit (line of credit)

Date Indicators

A Automated

C Closed

D Declined

F Repossessed/Written Off/Collection

I Indirect

M Manually Frozen

N No Record

P Paid Out

R Reported

S Slow Answering

T Temporarily Frozen

V Verified

X No Reply

MOP Current Manner of Payment

00 Not rated, too new to rate, or approved but not used

01 Pays as agreed

02 30-59 days past the due date

03 60-89 days past the due date

04 90-119 days past the due date

05 120 days or more past the due date

07 Paying or paid under Wage Earner Plan or similar arrangement

08 Repossession

8A Voluntary repossession

8D Legal repossession

8P Paying or paid account with MOP 08

8R Repossession; redeemed

09 Charged off to bad debt

9B Collection account

9P Paying or paid account with MOP 09 or 9B

UC Unclassified

UR Unrated

Kind of Business Classifications

A Automotive

B Banks and S&L

C Clothing

D Department, Variety and Other Retail

E Employment

F Finance, Personal

G Groceries

H Home Furnishings

I Insurance

J Jewelry, Cameras and Computers

K Contractors

L Lumber, Building Material, Hardware

M Medical & Related Health

N Credit Card and Travel/Entertainment Companies

O Oil Companies

P Personal Services Other Than Medical

Q Finance Companies, Other Than Personal Finance Companies

R Real Estate and Public Accommodations

S Sporting Goods

T Farm and Garden Supplies

U Utilities and Fuel

V Government

W Wholesale

X Advertising

Y Collection

Z Miscellaneous