



# ACROFILE PLUS TRAINING BROCHURE

**1 SAFESCAN®:**  
A national fraud warning database that alerts customers to fraudulent or potentially fraudulent information elements; includes year and state in which Social Security number was issued. See page 5 for other fraud prevention and verification tools that are available.

**2 BEACON®:**  
A credit scoring system that identifies creditworthy customers and predicts the likelihood of serious delinquency within 24 months. See page 5 for other credit scores that are available.

**3 FILE SINCE:**  
Date file was created for Equifax

**4 FAD:**  
Date of most recent internal or external activity in file

**5 FN:**  
File number for Equifax internal use only

**6 IN:**  
File Identification Number

**7 IDENTIFICATION:**  
**NAME**—Subject Name  
**ADDRESS**—Current Address  
VER—Indicates (by Y or N) whether or not address has been reported repeatedly by various sources and is considered verified  
**VARIANCE**—Code indicates the level of match of the inquiry address to the address in file  
STD—Indicates if the address was standardized by US Postal Service standards  
FIRST RPTD—Indicates the date the address was first reported to Equifax  
LAST RPTD—Indicates the date the address was last reported to Equifax  
SOURCE—Indicates the source of the address (AUT [Automated Update], OTH, EFX, SPEC [Special])  
TELEPHONE—Consumer telephone number  
RPTD—Date telephone number reported to file  
SOURCE—Indicates the source of the telephone number (AUT [Automated Update], OTH, EFX, SPEC [Special])  
**FORMER**—Consumer former address  
See fields above.

**FILE: SSN**—Social Security number  
VER—Social Security Number Verified Indicator  
BDS—Birth date  
DEATH NOTICE—Date that Death Notice was added to credit file  
**INQ: SSN**—Inquiry Social Security number  
SSN ISSUED—Social Security number issued date  
STATE ISSUED—State in which Social Security number issued  
SSN DEATH—Inquiry Social Security number deceased date as provided by the Social Security Administration  
STATE OF DEATH—Inquiry Social Security number state of death  
**OTHER ID** (Consumer is using another form of identification)—Date the other ID information was added to file; Type of data that could go within the ID Number field (TAX ID, S.I.N. [Social Insurance Number], SSN); ID Number; REASON—TAX ID NUMBER, MINOR, S.I.N., or VARIATION

**8 REPORT SUMMARY:**  
SUM—Oldest open date of trade; Newest reported date of trade  
PR—Number of public records present in file  
COLL—Number of collection agency accounts present in file  
ACCTS—Number of Trade Line accounts in file

HC—High credit range in file  
MOP RATES—Manner of Payment rates; Number of Ones, Twos, Threes, Fours, Fives, Sixes, Sevens, Eights, Nines, Other  
RATE HIST—Summary of historical delinquency; Number of Twos, Threes, Fours, Fives, Sixes, Sevens, Eights, Nines

**9 PUBLIC RECORD INFORMATION:**  
BKRPTCY—Bankruptcy date filed; courthouse customer number  
See page 4 for other public record key words.  
FILED/TYPE—How filed (individual, joint) and type (business, personal)  
ASSET—(Y, N)  
RPTD—Date reported to Equifax  
CASE—Case number  
DISP—Disposition date  
INTENT—Type of bankruptcy  
PRIOR INTENT—Prior type of bankruptcy  
VER—Date verified  
LIAB—Liability amount  
ASSET—Asset amount  
EXEMPT—Exempt amount

**10 COLLECTION INFORMATION:**  
CL-RPTD—Collection date reported; agency customer number  
CLIENT—Collection agency and agency's client ID  
ECO—Account designator

**ECOA Codes**

| CODE | DESCRIPTION                 |
|------|-----------------------------|
| A    | Authorized User             |
| B    | On behalf of another person |
| C    | Co-Maker                    |
| I    | Individual account          |
| J    | Joint account               |
| M    | Maker                       |
| S    | Shared                      |
| T    | Terminated                  |
| U    | Undesignated                |
| X    | Deceased                    |

ASSGN—Date collection assigned  
STATUS—Status date and status  
AMT—Amount originally owed  
DFD—Date of first delinquency  
L PYMT—Date of last payment  
CLASS—Creditor classification  
BAL—Balance owed  
ACCT—Account number

**11 PAYMENT PRACTICE:**  
REPORTED—Date account last reported  
OPENED—Date account originally opened  
CLOSED—Date account closed  
BALANCE—Account balance  
HIGH CREDIT—Highest outstanding balance or original amount  
CREDIT LIMIT—Highest available credit limit  
DFD/DLA—Date of first delinquency or Date of last activity  
LAST PYMT—Date of most recent payment  
ACT PYMT—Actual payment amount  
DURATION—Amount of time to repay the loan

**Duration Codes**

| CODE | DESCRIPTION |
|------|-------------|
| D    | Days        |
| M    | Months      |
| Y    | Years       |

FREQUENCY—How often payments are due

**Frequency Description**

- Biweekly (due every 2 weeks)
- Deferred
- Semi-monthly (due twice a month)
- Bi-monthly (due every 2 months)
- Monthly (due every month)
- Single Payment Loan
- Quarterly (due every 3 months)
- Semi-annually (due twice a year)
- Tri-annually (due every 4 months)
- Weekly (due every week)
- Annually (due every year)

SCH PYMT—Scheduled payment amount

DEFER—Deferred payment start date

BALLOON—Balloon payment due date

BALLOON—Balloon payment amount

MR/ECOA—Months reviewed/ECOA code

See *ECOA Code Chart on page 1.*

PAST DUE—Past due amount

CHARGE OFF—Charge-off amount

MAJ DEL—Date major delinquency first reported

CLASS—Creditor classification

**Classification Description**

- Retail
- Flexible Spending Credit Card
- Medical/Health Care
- Oil Company
- Government
- Personal Services
- Insurance
- Educational
- Banking
- Rental/Leasing
- Utilities
- Cable/Cellular
- Financial
- Credit Union
- Automotive
- Check Guarantee

ACTIVITY DES—Activity designator

**Activity Designators**

- Paid and Closed
- Closed
- Transfer/Sold/Paid
- Lost/Stolen
- Paid
- Refinanced
- Transfer/Sold

**FIRST LINE**

Creditor Name and Equifax Member Number; Portfolio Type and Rate/Status Code or Rate/Status Code verbiage; #—Account Number

**Portfolio Type Codes**

| CODE  | DESCRIPTION   |
|-------|---|
| C     | Line of Credit (payment amounts based on the outstanding balance) |
| I     | Installment (fixed number of payments)                            |
| M     | Mortgage (fixed number of payments—usually for real estate)       |
| O     | Open account (entire balance is due upon demand)                  |
| R     | Revolving (payment amounts based on the outstanding balance)      |
| Blank | No Portfolio type available                                       |

**Rate/Status Codes**

| CODE | DESCRIPTION                            |
|------|--|
| 0    | Too new to rate; Approved but not used |
| 1    | Pays as agreed                         |
| 2    | Not more than two payments past due    |
| 3    | Not more than three payments past due  |
| 4    | Not more than four payments past due   |

|       |  |
|-------|--|
| 5     | At least 120 days or more than four payments past due    |
| 6     | Collection account (only represented in payment history) |
| 7     | Included in Chapter 13                                   |
| 8     | Repossession   |
| 9     | Charge-off   |
| Blank | No rate reported   |

**Status Verbiage**

- Account is inactive
- Lost or stolen card
- Contact member for status
- Refinanced or Renewed
- Consumer Deceased
- In financial counseling
- Foreclosure process started
- In WEP of other party
- Adjustment pending
- Included in Chapter 13
- Dispute - resolution pending
- Included in bankruptcy
- In bankruptcy/other party
- Assigned to US Dept of ED

**SECOND LINE**

PUR FM—Purchased from name or ORG CR—Original creditor name or SLD TO—Sold to name (if applicable); Account type;

**Examples of Account Type**

- Auto
- Unsecured
- Home Improvement
- Lease
- Credit Card

Mortgage Identification number (if real estate)

**THIRD LINE**

PYMT HST—Payment History (up to 48 months of history; 30/60/90 day counters)

**FOURTH, FIFTH & SIXTH LINES**

Amounts, dates, or other information as described in the column headings above

**12 PAYMENT SUMMARY:**

Portfolio Type—The type of portfolio, such as REVOLVING, MORTGAGE, INSTALLMENT, LINE OF CR , OTHER, GRAND (for grand totals)

HIGH CREDIT—High Credit total per Portfolio Type

CRDT LIMIT—Credit Limit total per Portfolio Type

Grand totals at end

BALANCE—Balance per Portfolio Type

ACT PYMT—Actual Payment Amounts per Portfolio Type

Grand totals at end

SCH PYMT—Scheduled Payment Amounts per Portfolio Type

Grand totals at end

BALLOON—Balloon Payment Amounts per Portfolio Type

Grand totals at end

PAST DUE—Past Due Amounts per Portfolio Type

CHARGE OFF—Charge off Amounts per Portfolio Type

Grand totals at end

**13 INQUIRY INFORMATION:**

Inquiry date; Inquiry intent; customer number; customer name

**14 EMPLOYMENT INFORMATION (available as reported):**

EMPL—Employment occupation

VER—Verified date

Employer name

Employer city and state (if available)

EMP—Employment date

LEFT—Date left employment

FMR EMPL—Former employer occupation

See *fields above.*

**15 CONSUMER REFERRAL MESSAGE:**

Credit reporting agency address and telephone number for consumer contact; to be used on adverse action or declination letters

1 \* SAFESCAN WARNING:  
SAFESCANNED: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATA BASE.

2 \* BEACON 5.0: 652 00022/00013/00010/00018  
ACCOUNT NOT PAID AS AGREED, PUBLIC RECORD OR COLLECTION AGENCY FILING  
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
PROPORTION OF BALANCES TO CREDIT LIMITS, TOO HIGH ON BANK/OTHER REVOLVING ACCTS  
NUMBER OF ACCOUNTS WITH DELINQUENCY

3 \* IDENTIFICATION INFORMATION  
FILE SINCE-10/04/1999 FAD-05/04/2004 FN-001 IN-

7 NAME: FFILE  
ADDRESS: 110 OTTER ST VER:  
ATLANTA, CA 94124 VARIANCE: STD:  
FIRST RPTD:07/00/2003 LAST RPTD:05/00/2004 SOURCE:AUT  
TELEPHONE: RPTD: SOURCE:SPEC  
FORMER: 2221 LA SALLE AV VER:  
SAN FRANCISCO, CA 30142 VARIANCE: STD:  
FIRST RPTD: LAST RPTD:08/00/2003 SOURCE:AUT  
TELEPHONE:095-999-0732 RPTD:08/00/2003 SOURCE:SPEC

FILE:SSN:779-08-1272 VER-Y BDS:09/02/1966 DEATH NOTICE:  
ING: SSN:779-08-1272 SSN ISSUED:00/1969 STATE ISSUED:CA  
SSN DEATH: STATE OF DEATH:  
OTHER ID:06/18/2004 SSN: 772121234 REASON-MINOR

8 \* REPORT SUMMARY  
SUM- 01/00/1998-03/00/2004 PR-001 COLL-001 ACCTS-004 HC-\$ 0-\$ 330425  
MOP RATES:02-ONES 00-TWOS 01-THREES 00-FOURS 00-FIVES  
00-SIXES 00-SEVENS 00-EIGHTS 01-NINES 00-OTHER  
RATE HIST: 07-TWOS 01-THREES 01-FOURS 11-FIVES  
05-SIXES 00-SEVENS 00-EIGHTS 06-NINES

9 \* PUBLIC RECORD INFORMATION  
BKRPTCY-FILED:09/22/2003 162VF00115\* FILED/TYPE:INDIV/PERSONAL ASSET:  
RPTD: 11/21/2003 CASE:0132386  
DISP: 03/15/2004 INTENT:DISCHARGED CH-7 PRIOR INTENT:CH-13 FILED  
VER: 05/03/2004 LIAB: ASSET: EXEMPT:

10 \* COLLECTION INFORMATION  
CL-RPTD: 05/04/2004 161YC00832\* CLIENT:RICHS/MACYS ECOA:I  
ASSGN:12/20/1997 STATUS:03/30/2004--PAID AMT:\$000005126  
DFD: 07/14/1997 L PYMT:02/02/2004 CLASS:RETAIL BAL:\$000000000  
ACCT: 735132869012345678901234567890

11 \* PAYMENT PRACTICE  
REPORTED ! BALANCE! DFD/DLA !DURATION ! DEFER !MR/ECOA !MAJ DEL  
OPENED ! HIGH CRDT! LAST PYMT!FREQUENCY ! BALLOON!PAST DUE !CLASS  
CLOSED !CRDT LIMIT! ACT PYMT!SCH PYMT ! BALLOON!CHARGE OFF!ACTIVITY DES

CAPITAL ONE /850BB01498\* R9 # -333364207858 CREDIT CARD  
PYMT HST-999999555555/554444444444 30-00/60-09/90-18  
03/00/2004:\$000005000!03/00/1997! ! !25/JOINT !09/00/2003  
11/00/1988:\$000005000!11/00/2003!MONTHLY ! !\$000005000!  
!\$000005500! !\$000005000! !\$000005000!  
CHARGED OFF ACCOUNT

RETAILERS NATIONAL B/613DC15367\* I1 # -444446831690 AUTO LEASE  
PYMT HST-11EEEE111111/\*\*\*\*\* 30-00/60-00/90-00  
03/00/2004:\$000000000!03/00/2004! ! !24/INDIVID!  
10/00/1999!\$000001000!03/00/2004!MONTHLY ! !\$000000000!  
02/00/2004!\$000001000!\$00000100!\$000000025! ! !PD/CLOSED

TOYOTA MOTOR LEASING/180FA00959\* I3 # -6666258508 LEASE  
PYMT HST-222222655566/6643211EE\*\* 30-07/60-01/90-09  
03/00/2004:\$000014248!10/00/2001!60M ! !23/JOINT !  
11/00/1999!\$000024425!02/00/2004!MONTHLY ! !\$000000882!  
!\$000000000!\$000000000!\$000000441! ! !

CITIBANK USA, NA /485FM00552\* M1 # -7777320008738278 REAL ESTATE MTG MTGE-782222  
PYMT HST- 111111111111/1111111111\*\* 30- /60- /90-  
03/00/2004:\$000155000!03/00/2004!30Y ! !13/INDIVID!  
01/00/1998!\$000300000!02/00/2004!MONTHLY ! !\$000000000!  
!\$000000000!\$000001700!\$000001700! ! !

12 \* PAYMENT SUMMARY  
PORTFOLIO ! HIGH CRDT! BALANCE! ! PAST DUE!  
CRDT LIMIT! ACT PYMT! SCH PYMT! BALLOON! CHARGE OFF!  
REVOLVING !\$ 6000!\$ 5000! ! !\$ 5000!  
!\$ 6500!\$ 100!\$ 5025!\$ 0!\$ 5000!  
MORTGAGE !\$ 300000!\$ 155000!\$ !\$ 0!\$ 0!  
!\$ 0!\$ 1700!\$ 1700!\$ 0!\$ 0!  
INSTALLMNT!\$ 24425!\$ 14248! ! !\$ 882!  
!\$ 0!\$ 0!\$ 441!\$ 0!\$ 0!  
LINE OF CR !\$ 0!\$ 0!\$ !\$ 0!  
!\$ 0!\$ 0!\$ 0!\$ 0!\$ 0!  
OTHER !\$ 0!\$ 0!\$ !\$ 0!  
!\$ 0!\$ 0!\$ 0!\$ 0!\$ 0!  
GRAND !\$ 330425!\$ 174248! ! !\$ 5882  
!\$ 6500!\$ 1800!\$ 7166!\$ 0!\$ 5000!

13 \* INQUIRY INFORMATION  
07/21/2003 CR 404FF02623 MCCBG/WAL-MART  
11/04/2002 CR 404BB05124 HOME DEPOT/MBGA CRED  
11/03/2002 CR 118DC01684 SEARS

14 \* EMPLOYMENT INFORMATION  
EMPL: NURSE VER:  
FOSTER CARE EMP: LEFT:  
FMR EMPL:COLLECTION AGENT VER:  
C LS EMP: LEFT:

15 \*10 EQUIFAX INFORMATION SERVICES LLC, P O BOX 740241,  
ATLANTA,GA,30374-0241,800/685-1111  
END OF REPORT EQUIFAX AND AFFILIATES - 05/04/2004

**PUBLIC RECORD OR OTHER INFORMATION  
DISPLAY FORMATS, CODES & ABBREVIATIONS**

| PR/OI DISPLAY FORMATS |               |                 |            |               |               |                                |                  |                           |                   |                                  |           |                |          |
|-----------------------|---------------|-----------------|------------|---------------|---------------|--------------------------------|------------------|---------------------------|-------------------|----------------------------------|-----------|----------------|----------|
| KEY WORD              | FIELD 2       | FIELD 3         | FIELD 4    | FIELD 5       | FIELD 6       | FIELD 7                        | FIELD 8          | FIELD 9                   | FIELD 10          | FIELD 11                         | FIELD 12  | FIELD 13       | FIELD 14 |
| BKRPTCY               | Date filed    | Court Number    | Filer Type | Asset Y/N     | Reported Date | Case Number                    | Disposition Date | Intent                    | Prior Intent      | Verified Date                    | Liability | Asset          | Exempt   |
| LEGAL                 | Date filed    | Court Number    | Type*      | Amount        | Reported Date | Case Number                    | Disposition Date | Intent                    | Verified Date     | Defendant                        | Plaintiff |                |          |
| LIEN                  | Date filed    | Court Number    | Class      | Amount        | Reported Date | Case Number                    | Disposition Date | Intent                    | Status            |                                  |           |                |          |
| GRNSHMT               | Date filed    | Court Number    | Amount     | Reported Date | Case Number   | Satisfied Date                 | Disposition Date | Intent                    | Plaintiff         |                                  |           |                |          |
| CL                    | Date reported | Customer Number | Client ID  | EOA           | Date Assigned | Status Date and Current Status | Amount           | Date of First Delinquency | Last Payment Date | Original Creditor Classification | Balance   | Account Number |          |

\*Type—Abstract Judgment; Satisfied Judgment; Suit

**INDUSTRY CODES**

|  |   |  |   |   |  |
|--|---|--|---|---|--|
| <b>A AUTOMOTIVE</b><br>AF Farm Implement Dealers<br>AL Truck Dealers<br>AN Automobile Dealers, New<br>AP Automotive Parts<br>AR Automotive Repair, Body Shops<br>AS Service Stations<br>AT TBA Stores, Tire Dealers<br>AU Automobile Dealers, Used<br>AZ Miscellaneous | <b>G GROCERIES</b><br>GD Dairies<br>GN Neighborhood Groc.<br>GS Supermarkets<br>GZ Miscellaneous  | <b>H HOME FURNISHINGS</b><br>HA Appliance Sales/Serv.<br>HC Carpets & Floor Coverings<br>HF Furniture, etc.<br>HM Music & Records<br>HT Television & Radio<br>HZ Miscellaneous                                 | <b>M MEDICAL &amp; HEALTH</b><br>MB Dentists<br>MC Chiropractors<br>MD Doctors & Clinics<br>MF Funeral Homes, Cemeteries<br>MH Hospitals<br>MO Osteopaths<br>MP Pharmacies & Drugs<br>MS Optometrists, etc.<br>MV Veterinarians<br>MZ Miscellaneous | SZ Miscellaneous  | <b>X ADVERTISING</b><br>XA Agencies<br>XM News Media<br>XZ Miscellaneous |
| <b>B BANKS</b><br>BB Banks<br>BC Bankcard  | <b>I INSURANCE</b><br>IG General Insurance<br>IL Life Insurance<br>IZ Miscellaneous   | <b>J JEWELRY &amp; CAMERAS</b><br>JA Jewelers<br>JC Cameras<br>JZ Miscellaneous  | <b>O OIL &amp; NAT'L CREDIT CARDS</b><br>OC Oil Companies<br>ON Nat'l Credit Card Cos.<br>OZ Miscellaneous  | <b>T FARM &amp; GARDEN SUPPLIES</b><br>TC Chemical & Fertilizer Stores<br>TF Feed & Seed Stores<br>TN Nursery & Landscaping<br>TZ Miscellaneous   | <b>Y COLLECTION SERVICES</b><br>YA ACB of A<br>YC Others                 |
| <b>C CLOTHING</b><br>CG General Clothing Stores<br>CS Specialty — Shoe, Hat, etc.<br>CZ Miscellaneous  | <b>K CONTRACTORS</b><br>KG General<br>KI Home Improvement<br>KS Sub-Contractors<br>KZ Miscellaneous   | <b>P PERSONAL SERVICES</b><br>PA Accountants, etc.<br>PB Barbers, Beauty Shops<br>PD Dry Cleaning, Laundry<br>PE Engineering, All Kinds<br>PG Photographers<br>PL Legal & Related Services<br>PZ Miscellaneous | <b>U UTILITIES</b><br>UC Coal & Wood Dealers<br>UD Garbage & Rubbish Disposals<br>UE Electric Light & Power<br>UF Fuel Oil Dealers<br>UG Gas — Natural & Bottled<br>UT Telephone Cos.<br>UW Water Cos.<br>UZ Miscellaneous                          | <b>Z MISCELLANEOUS</b><br>ZB Misc. Reporting Agencies<br>ZC Consumer Products<br>ZD Authentication Products<br>ZR Retail, not elsewhere classified<br>ZS Services not elsewhere<br>ZW Wholesale, not elsewhere<br>ZZ All Others — Business Machines, Catering, Vending Machines, Schools, Aircraft Leasing, Railroads, Clubs, Lodges, Shopping Centers, Travel Agencies |  |
| <b>D DEPT. &amp; VARIETY</b><br>DC Complete Dept. Stores<br>DM Mail Order Firms<br>DV Variety Stores<br>DZ Miscellaneous   | <b>L LUMBER, BLDG. MATERIALS &amp; HARDWARE</b><br>LA Air Conditioning, Plumbing, Electrical Sales/Service<br>LF Fixture & Cabinet Cos.<br>LH Hardware Stores<br>LP Paint, Glass & Paper<br>LY Lumber Yards<br>LZ Miscellaneous | <b>R REAL ESTATE, HOTELS, ETC.</b><br>RA Apartments<br>RE Real Estate, Sales/Rent<br>RH Hotels<br>RM Motels<br>RZ Miscellaneous  | <b>V GOVERNMENT</b><br>VC City & County<br>VF Federal<br>VS State<br>VZ Miscellaneous   | <b>W WHOLESALE</b><br>WA Automotive Supplies<br>WB Bldg. Supplies & Hardware<br>WC Clothing & Dry Goods<br>WD Drugs & Chemicals<br>WE Bldg. Supplies & Hardware<br>WG Groceries & Related Products<br>WH Home Furnishings<br>WM Machinery & Equipment<br>WZ Miscellaneous   |  |
| <b>F FINANCE</b><br>FA Automobile Financing<br>FB Brokerage Firms<br>FC Credit Unions<br>FF Sales Financing<br>FM Mortgage Cos.<br>FP Personal Loan Cos.<br>FS Savings & Loan Assoc.<br>FY Factoring Companies<br>FZ Miscellaneous                                     | <b>S SPORTING GOODS</b><br>SB Boat & Marinas Sales/Serv.<br>SG Sporting Goods Stores<br>SM Motorcycles & Bicycle Sales/Service  |  |   |   |  |

## ADDITIONAL CREDIT RISK PRODUCTS

### CREDIT SCORING

**Bankruptcy Navigator Index<sup>®</sup>** — a sophisticated analytical model that predicts the probability of consumer bankruptcy within 24 months.

BNI W/ BANKRUPTCY SCORE: 242  
REASON CODES: 00064 00001 00195 00052  
NARRATIVES:  
NUMBER OF ACCOUNTS CURRENTLY PAID AS AGREED  
NUMBER OF CONSUMER INITIATED INQUIRIES IN THE PAST 6 MONTHS  
LACK OF RECENTLY REPORTED DEPARTMENT STORE ACCOUNT INFORMATION  
NUMBER OF DEROGATORY PUBLIC RECORDS FILED IN THE LAST 24 MONTHS

**Pinnacle<sup>SM</sup>** — an advanced risk scoring system that rank orders consumers according to their likelihood of default, including serious delinquency, charge-off, repossession, foreclosure and bankruptcy.

PINNACLE SCORE: 524  
REASON CODES: DO P6 KO A6  
NARRATIVES:  
BANKRUPTCY FILING REPORTED  
PROPORTION OF BALANCES TO CREDIT LIMITS ON REVOLVING ACCOUNTS IS TOO HIGH  
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
AMOUNT OWED ON DELINQUENT ACCOUNTS

**Equifax Risk Score<sup>SM</sup> 3.0** — the most current general purpose risk model in the marketplace today, ERS was developed by Equifax Predictive Sciences which predicts the likelihood of a consumer becoming seriously delinquent (90+ days past due) within 24 months of scoring.

EQUIFAX RISK 3.0 ODDS SCORE: 528  
REASON CODES: 00200 00205 00088 00068  
NARRATIVES:  
NUMBER OF TRADES PAST DUE  
REVOLVING HIGH CREDIT  
MORTGAGE HIGH CREDIT  
AGE OF BANKCARD TRADES

### FRAUD PROTECTION & VERIFICATION

**Equifax Fraud Advisor<sup>SM</sup> with Equifax ID Advisor Plus<sup>SM</sup>** — fraud prevention and verification products that identify, rank order, and translate risk potential while verifying consumer ID information at the point of application.

FRAUD ADVISOR 020 00806/00834/00811/00816  
INVALID OR UNISSUED SSN  
INCOMPLETE VERIFICATION  
INVALID ADDRESS  
TELEPHONE NUMBER ZIP CODE MISMATCH  
VERIFICATION COUNTERS  
CONFIRMING SOURCES = 0  
STREET ADDRESS HOME PHONE NUMBER DATE OF BIRTH  
CONFIRMING SOURCES = 1  
FIRST NAME LAST NAME SOCIAL SECURITY NBR  
VERIFIED DATA ELEMENTS  
SOCIAL SECURITY NBR LEVEL: 05 NBR ID ELEMENTS 1+:03 NBR CONF SOURCES: 03  
ID ADVISOR 00000/00000/00000/00000  
RAW DATA  
NAME: CONSUMER, JOHN Q.  
ADDR: --  
CITY: -- ST: --ZIP: --  
SSN: 900-00-0000 D.O.B: / / HOME PH: --