



CreditMaster®
Executive Summary Sample Report



Reference:

Uniquely identifies and links your dealership to the consumer.

Original Transaction Date:

The date of the original request for CreditMaster report.

Applicant / Co-Applicant:

Clearly shown at the top of the report.

Bureau Score Information:

Lists the bureaus that were requested and the score.

Auto & Real Estate Loan Information:

A summary of open and closed auto loans, open real estate loans and the total available credit.

*** Credit Advantage:**

Exclusively from Cî^â& , Credit Advantage goes beyond the credit report to provide key consumer demographic and lifestyle information. Available for an additional fee.

*** Red Flag Compliance Information:**

An at-a-glance summary of Red Flags detected with each applicant. Included free with Cî^â& 's complete Red Flag Solution (credit reports, OFAC and BuyerID Index).

TID: Transaction Identification:

Uniquely identifies every interaction the customer has with the system.

Number:

An 11-digit number automatically generated to uniquely identify individual transactions.

Date/Time Stamp:

The date and time the

REF:1-24717-31453-0000 01/01/2008 TID:1-24717-31542 01/01/2008 10:36:20
CreditMaster Executive Summary Acct: 77887
Prepared for: SAMPLE REPORT Notes: None

App: CREDCO, OTTO Dob: 03/01/64 Ssn: XXX-XX-2222
Curr Addr: 2865 101ST AVE, PORTLAND, OR 97011
Prev Addr: 123 EAGLE ROAD, TOMORROW, OR 58975

BUREAU SCORE INFORMATION:

EQUIFAX BEACON 5.0 = 625

AUTO & REAL ESTATE LOAN INFORMATION:

OPEN AUTO: 1 Total Bal: \$13,222 Total Mthly Pay: \$396
LastDlq: 11/07 Past Due Counts: 1x30, 0x60, 0x90+
1. BegBal-\$21,000 MthlyPay-\$396 Term-60 Rem-36 mth CUR LastDlq-11/07
CLOSED AUTO: 1 Past Repossessions: 0
LastDlq: 00/00 Past Due Counts: 0x30, 0x60, 0x90+

OPEN REAL ESTATE: 1 Total Bal: \$345,776 Total Mthly Pay: \$1,932
LastDlq: 11/07 Past Due Counts: 1x30, 0x60, 0x90+
1. BegBal-\$350,000 MthlyPay-\$1,932 Term-360 Rem-291 mth CUR LastDlq-11/07

TOTAL AVAILABLE CREDIT: Revolving-31% Balance-\$765

CREDIT ADVANTAGE:

- 1. Match Index = 100
- 2. Estimated Length of Residence = In the 6th year
- 3. Estimated Household Income = \$50,000 - \$74,999
- 4. Propensity to Pay = Above average

RED FLAG COMPLIANCE INFORMATION:

Warning: Possible Red Flags detected. Further verification recommended.

CONSUMER ALERTS: See CreditMaster Report.

- 1. FACT Act: Fraud Alert present

IDENTITY DATA INPUT VARIATION: See CreditMaster Report.

- 1. Variation between input address and onfile address

IDENTITY DATA ALERTS: See BuyerID Index.

- 1. SSN issue year suspicious
- 2. Unusual number of applications combining SSN with other identity elements
- 3. Address is in a known high-risk area

OFAC INFORMATION: See OFAC Screening Report.

- 1. Possible OFAC matches found

Prepared By: O~â&Q~&↔'ÁOâ&ä'~
12395 First American Way, Poway, Ca 92064-0495
Contact: 800 300 3032 Fax: 800 938 7200

The Executive Summary is not a credit report, but rather a summary of certain information contained in the various products delivered to you by Cî^â& 's.

* These sections are displayed for illustrative purposes only. They are available for an additional fee or with Cî^â& 's various solutions. This sample report contains compiled data in order to showcase a wide variety of format features. Therefore, data content represented within this report may not be consistent across all report sections. Rev. €1 B€



CreditMaster®
Credit Report Sample

TID: Transaction Identification:

Uniquely identifies every interaction the customer has with the system.

Number:

An 11-digit number automatically generated.

Date/Time Stamp:

The date and time of the transaction.

Original Transaction Date:

The date of the original request for a CreditMaster report.

Reference:

Uniquely identifies and links the customer to the consumer.

REF:1-24717-31453-0000 01/01/2008
CreditMaster Credit Report
Prepared for: Sample Report
Requested: XPN - I

TID:1-24717-31542 01/01/2008 10:36:20
Acct: 77887
Notes: None
Delivered: XPN

Delivered:

Lists the bureaus that returned data for this report. A missing bureau indicates the bureau is down or an error occurred when an attempt was made to retrieve applicant data.

Requested:

Lists the bureaus that were requested and whether the request was for an individual (I) or joint (J).

App: CREDCO, OTTO
Curr Addr: 2865 101ST AVE, PORTLAND, OR 97011

Dob: 03/01/64 Ssn: XXX-XX-2222

WARNING: See Fraud Detection Section
See OFAC Screening Report

Warning - Messages that can be returned:

- Possible non-applicant info present in the report
- See Fraud Detection Section
- Possible Incomplete Fraud Data
- Possible Incomplete Data
- See OFAC Screening Report

Date of Birth/Age:

Lists the applicant's Date of Birth (DOB) or Age as provided by the First Advantage CREDCO customer.

Warning - Additional FACT

Act specific messages that can be returned:
• Fraud Alert present
• Active Duty Alert present
• Security Alert present

INSTANT MERGE SUMMARY

ACCOUNT DISTRIBUTION

Account Type	Count	Balance	Payments	Curr	Clsd	Unrt	30	60	90+
Real Estate	1	\$328,608	\$1,932	1	-	-	-	-	-
Installment	2	\$13,158	\$277	1	1	-	-	-	-
Revolving	6	\$0	\$0	6	-	-	-	-	-
Other	0	\$0	\$0	-	-	-	-	-	-
Total	9	\$341,766	\$1,239	8	1	-	-	-	-

CURRENT STATUS(tradelines)

AVAILABLE CREDIT

Revolving 100% \$3,317

Available Credit:

Lists the available credit for revolving tradelines.

INQUIRIES

	Count	PUBLIC RECORDS	HISTORICAL DELINQUENCIES(count)	Account Type	LastDlq	30	60	90+
6 Month Total	2	EFX N/A	Real Estate	-	-	-	-	-
Elim. same day	0	XPN 1	Installment	-	-	-	-	-
Adjusted Total	2	TUC N/A	Revolving	09/05	1	-	-	-
New Trades(6 mon)	0	Last 2yrs Y	Other	-	-	-	-	-
Oldest Trd: 03/92		On File: 11/80	Total		1	-	-	-

Bureau Score Information:

New optional features to this section include the ability to order multiple bureau score products (risk, bankruptcy, and custom models).

Only Applicant/Co-applicant information included in the Summary.

BUREAU SCORE INFORMATION

XPN FICO-II AUTO (APP)= 601 Factor: 39, 10, 32, 18
 39 SERIOUS DELIQUENCY
 10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 32 NO RECENT INSTALLMENT LOAN INFORMATION
 18 NUMBER OF ACCOUNTS DELINQUENT

Factors:

Bureau codes that were factored into score.

Factor Descriptions:

Lists the description for each factor code.

***** DEROGATORY ITEMS *****

Public Records Information:

When a public record does appear it will be accompanied by the subscriber code from the bureau reporting the data.

Public Record Information:

Public Records may contain duplicate information.

1. TAX LIEN FILED IN 10-04 AGAINST APPLICANT FOR \$452; STATUS RELEASED 03-04; COUNTY CLERK; DK: 87337007088. (XPN PD894) (APP)

***** END OF DEROGATORY ITEMS *****

Applicant Identifier:

APP = Applicant/Subject
CAP = Co-Applicant



REF:1-24717-31453-0000 01/01/2008 TID:1-24717-31542 01/01/2008 10:36:20

Account Name/Number (Sources) Past due Last
Open High Payment Balance MOP Status Rptd 30 60 90+ MR Dlg

Accounts under Applicant:

1. BANK OFAM/60110095XXXX (XPN-905ON01497*)
U 12-95 1600 0 -0- R-1 CURRENT 12-07 01 00 00 43 09-05
Hist: 12-05 1--2-----
Lates: 1x30: 09-05 APP 2 09-05
Term: Rev

Joint Accounts:

2. GMAC/FSA342XXXX (XPN-701FA00286)
J 07-01 16000 277 13158 I-1 CURRENT 12-07 00 00 00 49
Hist: 12-06 11111111111111111111111111111111 JNT
3. GMAC/FSA301XXXX (XPN-701FA00286)
J 04-96 4936 0 CLOSED I-1 CURRENT 06-03 00 00 00 13
Hist: 06-03 1111111111111111 CLSD JNT
Ctgy: AUTO LOAN Term: 10 MON Lmt: 13000

Accounts under Applicant:

4. NAT MTG CO/740000000154XXXX (XPN-270BB00223)
I 01-03 350000 1932 328608 M-1 CURRENT 12-07 00 00 00 312
Hist: 12-07 1111111111111111 LACT 12-07 APP
5. 4TH NAT BK/47746XXXX (XPN-701BB02025)
I 10-98 400 0 -0- R-1 CURRENT 12-07 00 00 00 27
Hist: 12-07 11111111111111111111111111111111 APP
Term: REV
6. 4TH NAT BK/400011796700XXXX (XPN-701BB02025)
I 09-99 400 0 -0- R-1 CURRENT 12-07 00 00 00 27
Hist: 12-07 11111111111111111111111111111111 APP
Term: REV
7. BOSTON NAT/5420969XXXX (XPN-506BB12403)
I 03-92 400 0 -0- R-1 CURRENT 12-07 00 00 00 27
Hist: 12-07 11111111111111111111111111111111 APP
Term: REV
8. FRED & NEL/5208XXXX (XPN-432DC55087)
I 01-96 112 0 -0- R-1 CURRENT 12-07 00 00 00 59
Hist: 12-07 11111111111111111111111111111111 APP
Term: REV
9. NORDSTORM/77706528XXXX (XPN-701BB01993)
I 12-97 405 0 -0- R-1 CURRENT 10-02 00 00 00 59
Hist: 10-02 11111111111111111111111111111111 APP
Term: REV

Lates:
More detailed information on the late payments that have occurred with this tradeline.

Category, Term, and Credit Limit:
These sections provide details to the type of loan, the terms of the loan and its credit limit.

History Section:
Indicates month-to-month payment history pattern.

Maximum Delinquency:
Shows the maximum delinquency that occurred on this tradeline, information reported for up to seven years.

Applicant Identifier:
JNT = Joint, Shared or Cosigned Accounts
APP = Applicant/Subject
CAP = Co-Applicant



(PNA) Possible Non-Applicant Accounts:

Here you will find a list of accounts, if any, that may not belong to the applicant.

REF:1-24717-31453-0000 01/01/2008 TID:1-24717-31542 01/01/2008 10:36:20

Identification Information:

1. CREDCO, OTTO R Ssn: XXX-XX-2222 Dob: 03/01/64 (XPN)
2. CREDCO, OTTON Ssn: XXX-XX-2221 DOB: 04/22/66 (XPN)
NAME AND SSN VARIATION; DOB VARIATION.

Identification Information:

Information will include additional information on any discrepancies between the applicant and the listing.

Inquiries:

Now select from 3 months, 6 months, 12 months, or 2 years. This selection also applies to the Summary section.

Inquiries made in the last 180 days:

1. 12-15-07 FAC TEST (XPN-082XX891Z)
2. 08-23-07 AMERICAN EXPRESS (XPN-7400XX0NZ)
*New Account Listed with AMERICAN EXPRESS in 08-05

Possible New Account:

Shows possible new tradeline resulting from an inquiry.

Address Information:

1. 2865 101ST
PORTLAND, OR 97011 Rptd 09-02 (XPN) (APP)

Since and Reported Dates:

Since and reported dates will print for each address if provided by the bureau.

Employment Information:

Employment information can also include a hire date if reported by the bureau.

Employment Information:

1. NATIONAL WEATHER SERV BOISE , ID
METEOROLOGIST (XPN) (APP)

Consumer Referral Information:

XPN - EXPERIAN, PHONE: (888) 397-3742
P.O. BOX 2002, ALLEN, TX 75013

Prepared By: O~ãQ~&€'ÁOãã'~
12395 First American Way
Poway, CA 92064-0495
Contact: 800 637 2422
Fax: 800 237 6526

This report contains information supplied by the repositories named above. Its contents have not been verified by O~ãQ~&€'ÁOãã'~ and may contain duplicate information.

***** END OF CREDITMASTER REPORT *****



CreditMaster® Credit Report Tradeline Key

Account Name/Number (Sources)							Past due			MR	Last
Open	High	Payment	Balance	MOP	Status	Rptd	30	60	90+	MD	MxDlq
1											
BANK OF AMERICA MORTGA/1003075352461 (EFX* XPN-FPXX86040*, TUC*)											
2		3	4	5		6	7			8	9
J 07-97	147286	1326	139339	M-2	DEL 30	06-02	07	02	06	59	06-02
10 Hist:	06-02	221166554432211121132211				PYMT	06-02	11		12	13
								JNT		6	02-02
14 Ctg:	REAL ESTATE					Term:	30 YRS			Lmt:	147,000
15 Lates:	6x90+:2-02,1-02,12-01,11-01,10-01,9-01; 2x60:8-01,11-00; 7x30:6-02, ADDTNL LATES										
16	BLON 04-00 LACT 06-02 PYMT 06-02										

- 1** The **SOURCES** for each tradeline, with the subscriber code provided from the most recently reported repository. An asterisk (*) indicates which repository reported derogatory information. EFX = Equifax; XPN = Experian; TUC = TransUnion.
- 2** **EOCA** code indicates who is responsible for each account and the type of participation for that account, as follows:

U	UNDESIGNATED	Not designated by the creditor
I	INDIVIDUAL	Individual account
J	JOINT	Joint account
A	AUTHORIZED USER	Authorized to use someone else's account
S	SHARED	Joint account
C	CO-MAKER	Joint responsibility for the account
B	CO-SIGNER	Responsibility only in case of default on the account
M	MAKER	Individual account
T	TERMINATED	Closed account
X	DECEASED	Deceased individual
- 3** **PYMT** displays the monthly liability on each account.
- 4** **BALANCE** displays the total liability on each account.
- 5** **MOP** (Method of Payment) and **STATUS** use the "Universal Rating Code" with English translation of the current status of the account as of the date reported.

MOP Codes		

Account type:		
R Revolving	O Open, 30 days	C Line of Credit
I Installment	M Mortgage	Y External Collection

Universal Rating Code:	English Translation:	

0	Too new to rate	CURRENT
1	Current	CURRENT
2	30 days late	DEL 30
3	60 days late	DEL 60
4	90 days late	DEL 90
5	120 days late	DEL 120
6	150 days late	DEL 150
7	Wage Earner Plan or Bankruptcy	WEP/BKRP
8	Repossession or Foreclosure	REPO/FCL
9	Collection or Charge-off	COLL/P&L
U	Unrated	UNRATED
- 6** **RPTD** displays the date the account was reported by the creditor.
- 7** **PAST DUE** displays the number of times the account has been 30, 60, or 90+ days past due within the last seven years.
- 8** **MR** (Months Reviewed) is the number of months of payment history reported by the repositories.
- 9** **LAST DLQ** displays the date of the most recent delinquency, if reported by the creditor.
- 10** **HIST** (Historical Payment Pattern) indicates month to month payment history with the most recent date reported at the left. If reported, displays up to the last 24 months. For numbers other than 1, refer to "Universal Rating Code." A dash (-) means not reported that month.
- 11** **APPLICANT IDENTIFIER** Identifies the owner of an account by (JNT) joint, (APP) applicant/subject, (CAP) co-applicant, or (*PNA*) possible non-applicant.
- 12** **MD** (Maximum Delinquency) displays the most severe delinquency for the account by MOP code up to 6.
- 13** **MAX DLQ** (Maximum Delinquency Date) displays the date of the most severe delinquency.
- 14** **CTGY, TERM, LMT** displays the category of loan, the terms of the loan and its credit limit.
- 15** **LATES** displays more detailed information on the late payments that have occurred with this tradeline.
- 16** **ADDITIONAL DATES** and amounts posted for specific categories like balloon, bankruptcy, closed, last activity, payment, foreclosure, and repossession.