



7cfY@[JW7fYXWt Executive Summary Report KEY

Your credit reports just got more powerful! Every Credit report you order now automatically includes an all-new Executive Summary, a streamlined report that provides key decision-making consumer information at your fingertips.

Executive Summary reports deliver critical consumer information, including:

- **Bureau Score Information**
- **Auto & Real Estate Loan Information** - *Calculates and summarizes all accounts*
- **Red Flag Compliance Information** - *Potential fraud indicators such as FACT Act alerts, consumer identity data alerts and possible OFAC matches**
- **Credit Advantage** – *Consumer demographic and lifestyle data, exclusively from Credit!***

Bureau Score Information

Displays the bureau and the credit score returned in the credit report to quickly determine loan programs and lenders for the consumer.

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BUREAU SCORE INFORMATION - APPLICANT:  
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EQUIFAX BEACON 5.0                = 543
```

Auto & Real Estate Loan Information

Provides a quick snapshot or high-level view of the consumer's automotive and real estate loan history, as well as a summary for each open auto and real estate loan. It immediately highlights the consumer's current and historical payment behavior.

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AUTO & REAL ESTATE LOAN INFORMATION:  
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a OPEN AUTO: 3    Total Bal: $25,084    Total Mthly Pay: $1,414  
  LastDlq: 00/00    Past Due Counts: 0x30, 0x60, 0x90+  
  1. BegBal-$12,000    MthlyPay-$226    Term-60 Rem-38 mth    CUR LastDlq-00/00  
  b 2. BegBal-$15,000    MthlyPay-$283    Term-60 Rem-10 mth    CUR LastDlq-00/00  
  3. BegBal-$48,000    MthlyPay-$905    Term-60 Rem-5 mth    CUR LastDlq-00/00  
  c CLOSED AUTO: 1    Past Repossessions: 0  
  LastDlq: 00/00    Past Due Counts: 0x30, 0x60, 0x90+  
  
  d OPEN REAL ESTATE: 1    Total Bal: $139,339    Total Mthly Pay: $962  
  LastDlq: 01/08    Past Due Counts: 1x30, 0x60, 0x90+  
  1. BegBal-$147,286    MthlyPay-$1,326    Term-360 Rem-325 mth    CUR LastDlq-01/08  
  
  e TOTAL AVAILABLE CREDIT: Revolving-31%    Balance-$765
```

*Included free for Credit! Red Flag Solution customers. Red Flag Solution includes credit reporting services, OFAC screening and BuyerID Index. **Available for additional fee. Call 800-694-1414 for details.



- a. **Open Auto Loans:** Includes the total count of open auto loans, the total balance and total monthly payments, and past due counts
- b. **Auto Loan Detail:** Transactional details, including the beginning balance, monthly balance and most recent delinquency date, on each open auto loans
- c. **Closed Auto Loans:** Includes the number of historical closed auto loans, along with the number of repossessions, and past due counts
- d. **Open Real Estate Loans:** Includes the total count of open real estate loans, the total balance and the total monthly payment, and past due counts
- e. **Total Available Credit:** Displays the available credit for revolving accounts.

Credit Advantage Information

Offered exclusively from **CoreLogic**, Credit Advantage goes beyond the credit report by providing the consumer demographic and lifestyle information you need to put your customers in the right vehicles – and maximize your profits!

Credit Advantage is powered by a database containing information on over 100 million U.S. households and over 200 million individuals. *The result?* You gain access to critical insight on every applicant – quickly and conveniently – so you can make fast, reliable sales and lender placement decisions.

Data sources for Credit Advantage include self-reported data from over 100 manufacturer's product registrations; public data; records of purchases made by consumer via catalogs, over the Internet and in retail stores catalogs; and modeled data used to predict information about consumers.

Credit Advantage features the following key data points:

CREDIT ADVANTAGE:

- 1. Match Index = 100
- 2. Est. Length of Residence = In the 3rd year
- 3. Est. Head of Household Income = \$40,000 - \$49,999
- 4. Propensity to Pay = Above average

- 1. Match Index:** Indicates the relative confidence of a match – the higher the score, the higher the confidence of the match.
- 2. Estimated Length of Residence:** Estimated length of time a household has been identified at the current address
- 3. Estimated Head of Household Income:** Sourced directly from self-reported sources, as well as modeled based on individual and household demographic data
- 4. Propensity to Pay:** The household's inclination or ability to pay as agreed. The model's performance is driven by demographic and lifestyle information.

**Included free for CoreLogic Red Flag Solution customers. Red Flag Solution includes credit reporting services, OFAC screening and BuyerID Index.*



Red Flag Compliance Information

Included FREE for CoreLogic Red Flag Solution customers, the Red Flag Compliance Information section features potential Red Flag indicators such as FACT Act alerts, discrepancies in identity information, consumer identity data alerts and possible OFAC matches.*

a. Warning: Displays an alert when Red Flags are detected.

b. Consumer Alerts: Displays FACT Act alerts, including Fraud Victim and Active Duty alerts

c. Identity Data Input Variation: Displays variations found between the Inquiry and Onfile name, address, SSN, and age/date of birth

d. Identity Data Alerts: Displays identity inconsistencies and alerts

e. OFAC Information: Lets the end-user quickly see whether or not an OFAC match was found.

f. Other Information: Derived from the credit report, Other Information displays inconsistencies or unusual patterns of activity, such as an unusual number of new accounts established, a significant increase in the volume of inquiries, and an unusual number of authorized user accounts.

a	RED FLAG COMPLIANCE INFORMATION - APPLICANT: ----- Warning: Possible Red Flags detected. Further v
b	CONSUMER ALERTS: See Credit Report. 1. FACT Act: Fraud Alert present
c	IDENTITY DATA INPUT VARIATION: See Credit Report 1. Variation between input address and <u>onfile a</u>
d	IDENTITY DATA ALERTS: See <u>BuyerID</u> Index. 1. SSN associated with suspected or confirmed i 2. Address is in a known high-risk area 3. Unusual number of applications combining SSN
e	OFAC INFORMATION: See OFAC Screening Report. 1. Possible OFAC matches found
f	OTHER INFORMATION: See Credit Report. 1. 35 Inquiry(s)/180 days 2. 10 <u>New</u> account(s)/180 days Prepared By: First Advantage CREDCO 12395 First American Way

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