

Reference:

Uniquely identifies and links your dealership to the consumer.

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 Credco, 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 Credco's complete Red Flag Solution (credit reports, OFAC and BuyerID Index).

Original Transaction Date:

The date of the original request for credit report.

Ref: 1-24717-31453-0000 01/01/2013 TID:1-24717-31542 01/01/2013 10:36:20
Credco Executive Summary Acct: 77887
Prepared for: Sample Report Notes: None

App: CREDCO, OTTO Dob: 03/01/69 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: 11/12 Past Due Counts: 1x30, 0x60, 0x90+
1. BegBal-\$21,000 MthlyPay-\$396 Term-60 Rem-36 mth CUR LastDlq-11/11
CLOSED AUTO: 1 Past Repossessions: 0
LastDlq: 00/05 Past Due Counts: 0x30, 0x60, 0x90+

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

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 Credit Report.

- 1. FACT Act: Fraud Alert present

IDENTITY DATA INPUT VARIATION: See Credit 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

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The Executive Summary is not a credit report, but rather a summary of certain information contained in the various products delivered to you by Credco.

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 transaction took place.