Leverage the power of data in decision making to increase the overall effectiveness and efficiency of your agency. From conducting background checks to determining eligibility for social services, the best decisions begin with the best information.

**Unparalleled insight on 220 million individuals**

Experian’s Credit Profile Report gives you the accurate, current and complete information you need to:

- **Investigate** — Conduct background checks and obtain information such as current and previous names and addresses, Social Security numbers, date of birth and employment information

- **Assess and validate** — Review financial status, including outstanding debt, to determine capacity to pay obligations such as court restitution and child support arrears

- **Evaluate** — Determine applicant eligibility for public assistance, subsidized programs, government financing, loans and grants

**Superior data depth, breadth and quality**

Files on more than 220 million credit-active consumers nationwide are maintained in Experian’s File One™ database. Your inquiry initiates a search of this database, which leverages expert search and match capabilities to produce a consumer’s credit history.

**Complete** — File One is the most comprehensive consumer credit information available, with more than 60 million transactions updated daily

**Accurate** — Experian’s files are updated 24-7 and provide high-integrity, current information

**Easy to read** — Our easy-to-read reports group similar data elements for fast, simple analysis

**Flexible** — Various display and delivery formats are available

Make better decisions and help your agency achieve its mission with insight from Experian’s Credit Profile Report. For your reference, a sample Credit Profile Report is provided on the following pages.
Inquiry sample

TCA1

RTS 3122250X1J CONSUMER, JONATHAN QUINCY 9999999990; CONSUMER, NANCY CHRISTINE 123456789; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502, PH-714.555.1111, DL: CA N2345678; PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, Y-1951, T-04048060; E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019

Credit Profile Report

TCA1

RTS 3122250X1J a CONSUMER, JONATHAN QUINCY b 9999999990; c CONSUMER, NANCY CHRISTINE d 123456789; e CA-10655 NORTH BIRCH STREET/BURBANK CA 91502, f PH-714.555.1111, g DL: CA N2345678; h PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, i Y-1951, j T-04048060; k E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019

Reminder: To ensure compliance with the Fair Credit Reporting Act, reasonable care should be taken to input accurate identification belonging to the consumer when requesting services.
Experian

TCA1 RTS 3122250*** CONSUMER, JONATHAN QUINCY 999999990; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502

PAGE 1   DATE 3-28-2006   TIME 11:19:56   V001   TCA1

JONATHAN QUINCY CONSUMER  
10655 N BIRCH ST  
BURBANK CA 91502-1234  
RPTD: 4-01 TO 1-04 U  3X  
LAST SUB: 2390446

*1314 SOPHIA LN APT 3  
SANTA ANA CA 92708-5678  
RPTD: 1-99 U 1X  
LAST SUB: 1199999

*2600 BOWSER ST #312  
LOS ANGELES CA 90017-9876  
RPTD: 9-97 I

*JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR

1 Consumer identifying information

1 A code that identifies the Experian or credit reporting agency office nearest to the consumer's current address. Used for consumer referrals.

2 Consumer's name and address, including time frame reported, source and number of subscribers reporting the address. U = Update tape I = Inquiry M = Manual data P = PDS — Experian's proprietary data source

3 Last subscriber reporting the consumer at his or her current address.

4 Consumer's previous addresses with source, in order by reliability of source.

5 An asterisk preceding any address indicates the address did not match inquiry address.

6 Consumer's Social Security number and other Social Security numbers reported on the consumer's file, in descending order based on number of occurrences reported; asterisk denotes any social not matching inquiry input social.

7 Consumer's year of birth or date of birth.

8 Employer's name and address, including time frame reported and source. U = Update tape I = Inquiry

9 Previous employer's name and address, with time frame reported and source.

10 Alternate names such as different, previous surnames or nicknames associated with the consumer's file.
Demographics contains the consumer’s telephone number (including source and phone type): 
R = Residential
B = Business
C = Cellular
P = Pager
T = Pay telephone
F = Fax
I = Institution
Also includes GEO code of the current address. Optional by contacting your Experian sales representative.

Fraud Shield™ Summary contains messages related to the Fraud Shield fraud prevention services. Optional with SHIELD keyword on inquiry or contact your Experian sales representative.

Profile Summary contains 17 significant calculations from the Credit Profile Report. Optional with PSUM keyword on inquiry or contact your Experian sales representative.

Risk model scores are generated if you use Experian's credit risk models. Optional with RM keyword on inquiry or contact your Experian sales representative. May also optionally display score factor code definitions.
Public record information consists of bankruptcies, liens and civil actions against a consumer.

11 Reporting court’s name.
12 Original filing date with court.
13 Status date if status is satisfied, released, vacated, discharged or dismissed.
14 Reporting court’s subscriber number.
15 Amount of public record.
16 Type of public record.
17 Certificate ID or docket number.
18 Code describing the consumer’s association to the public record item per the Equal Credit Opportunity Act.

**DEBT BEING PAID THROUGH INSURANCE**

23 Compliance condition code reported by a subscriber to distinguish accounts that are “Closed by Consumer” and/or “Disputed Accounts.”

24 Special comments reported by a subscriber or consumer to distinguish accounts that may require special handling.

25 “D” indicates the terms of the loan have been deferred to a future date.
<table>
<thead>
<tr>
<th>Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>26</td>
<td>An asterisk preceding public record information or a tradeline indicates that information may need further review.</td>
</tr>
<tr>
<td>27</td>
<td>Reporting subscriber's name.</td>
</tr>
<tr>
<td>28</td>
<td>Reporting subscriber's number.</td>
</tr>
<tr>
<td>29</td>
<td>KOB (Kind of Business) Code describes a subscriber's business. The first letter designates an industry. The second character more narrowly defines a subscriber's business.</td>
</tr>
<tr>
<td>30</td>
<td>Type of account.</td>
</tr>
<tr>
<td>31</td>
<td>Terms of account.</td>
</tr>
<tr>
<td>32</td>
<td>Code describing consumer's association to the account per the Equal Credit Opportunity Act.</td>
</tr>
<tr>
<td>33</td>
<td>Consumer's account number.</td>
</tr>
<tr>
<td>34</td>
<td>Date the account was opened.</td>
</tr>
<tr>
<td>35</td>
<td>Balance date is the date of the subscriber's reported update on account.</td>
</tr>
<tr>
<td>36</td>
<td>Date of consumer's last payment on the account.</td>
</tr>
<tr>
<td>37</td>
<td>Amount of the loan or credit established.</td>
</tr>
<tr>
<td>38</td>
<td>Indicates if the amount is an original loan (O), credit limit (L), high balance (H), initial charge-off (C) or unknown (blank).</td>
</tr>
<tr>
<td>39</td>
<td>Current balance on the account.</td>
</tr>
<tr>
<td>40</td>
<td>Payment amount the consumer is scheduled to pay on the account.</td>
</tr>
<tr>
<td>41</td>
<td>Payment level date is the current status date.</td>
</tr>
<tr>
<td>42</td>
<td>The amount past due for the account.</td>
</tr>
<tr>
<td>43</td>
<td>The account condition indicates the current condition of account.</td>
</tr>
<tr>
<td>44</td>
<td>Months reviewed indicates the total number of months history has been maintained for the account.</td>
</tr>
<tr>
<td>45</td>
<td>Maximum delinquency and payment code is the most recent date and code of the worst status.</td>
</tr>
<tr>
<td>46</td>
<td>Payment status comments reflect the payment history of the account as of the balance date.</td>
</tr>
<tr>
<td>47</td>
<td>Consumer's payment history during the past 25 months beginning with the month represented by the balance date. The codes reflect the status of the account for each month and are displayed for balance reporting subscribers only:</td>
</tr>
<tr>
<td></td>
<td>C = Current</td>
</tr>
<tr>
<td></td>
<td>N = Current account/Zero balance — no update tape received for this trade</td>
</tr>
<tr>
<td></td>
<td>0 = Current account/Zero balance — reported on update tape</td>
</tr>
<tr>
<td></td>
<td>1 = 30 days past the due date</td>
</tr>
<tr>
<td></td>
<td>2 = 60 days past the due date</td>
</tr>
<tr>
<td></td>
<td>3 = 90 days past the due date</td>
</tr>
</tbody>
</table>

**Example Entries**

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Type of Account</th>
<th>Balance Date</th>
<th>Amount</th>
<th>Payment Amount</th>
<th>Payment Date</th>
<th>Payment Status</th>
<th>Account Condition</th>
<th>Months Reviewed</th>
<th>Maximum Delinquency and Payment Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Bank</td>
<td>12,500-O</td>
<td>6-02</td>
<td>$12,500-L</td>
<td>$0</td>
<td>3-06</td>
<td>0CCCCCCCCCCCC</td>
<td>MOUNTAIN BANK</td>
<td>30</td>
<td>1CCCCCC</td>
</tr>
<tr>
<td>STATE BANK</td>
<td>12-89</td>
<td>$15,000-L</td>
<td>$8,479-H</td>
<td>OPEN</td>
<td>CURR ACCT</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------</td>
<td>-------</td>
<td>-----------</td>
<td>----------</td>
<td>------</td>
<td>-----------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1299987 BC CRC REV</td>
<td>1</td>
<td>2-27-06</td>
<td>$2,123</td>
<td>2-06</td>
<td>(50)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4271008232</td>
<td>2-06</td>
<td>$100-A</td>
<td></td>
<td></td>
<td>CCCCCCCCCCC</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Purchased Portfolio From:** SOUTHWEST BANK

<table>
<thead>
<tr>
<th>ABC UTILITY COMPANY</th>
<th>6-00</th>
<th>UNK</th>
<th>OPEN</th>
<th>CURR ACCT</th>
</tr>
</thead>
<tbody>
<tr>
<td>3591234 UT UTI</td>
<td>1</td>
<td>2-28-06</td>
<td>2-06</td>
<td>(1) C</td>
</tr>
<tr>
<td>268A3B86C8</td>
<td>1-06</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Inquiries**

HEMLOCKS 01-05-06 2313849 DC
BAY COMPANY 12-03-05 2390446 DC $1,500 CHG REV
HILLSIDE BANK 10-21-05 2240679 BC

**Messages**

*CONSUMER STATEMENT* 06& 01-20-06

ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY 555-555-5555 OR EVENING 555-555-5555. THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 01-20-06.

CONSUMER ASSISTANCE CONTACT: EXPERIAN
701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742

END -- EXPERIAN

4 = 120 days past the due date
5 = 150 days past the due date
6 = 180 days past the due date
7 = Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
8 = Foreclosure proceeding, deed in lieu
9 = Chapter 7, 11 or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
G = Collection
H = Foreclosure
J = Voluntary surrender
K = Repossession
L = Charge-off
B = Account condition change, payment code not applicable

- (dash) = No history reported for that month
Blank = No history maintained; see payment status comment

**48** Two amounts may display. Indicates the account has a $12,500 (L)imit and the (H)ighest balance was $10,659.

**49** Actual monthly payment is indicated by the “-A” directly after the monthly payment amount; represents the actual payment amount received by the lender for that reporting period.

**Scheduled monthly payment** is implied if there is no “-A” or “-E.”

**Estimated monthly payment** is indicated by the “-E” directly after the monthly payment amount, calculated by Experian based on reporter’s formula.

d. Portfolio “Sold To:” or “Purchased From:” name

**Inquiries**

Inquiries indicate that a Credit Profile Report was received on that date by the subscriber listed. Inquiring subscriber name, number and KOB are shown. Type, terms and amount may display and are from the subscriber’s inquiry input.

**Messages**

The Messages section may include general consumer statements and informational or other special messages. Consumer statements relating to a tradeline or public record item appear directly after the item.

**50** Name, address and telephone number of Experian’s consumer assistance office or credit reporting agency nearest to the consumer’s current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.