



AAA CREDIT SCREENING SERVICES, LLC

17041 EL CAMINO REAL

HOUSTON , TX 77058

Phone: (888) 282-0447

Fax: (888) 286-7128

File No: 38238118
Name: Q W CONSUMER
SSN: ***-**-3388
Address: 10655 N BIRCH ST
 BURBANK , CA 91502
Prepared For: TEST AAA SCREENING
 17041 EL CAMINO REAL
 HOUSTON , TX 77058

Requested By:
Date Ordered: 02/18/2010
Date Completed:

EXECUTIVE SUMMARY

Report Type	Description	Status
Tenant Credit Infile	Trans Union	Completed



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HOUSTON , TX 77058

Phone: (888) 282-0447

Fax: (888) 286-7128

Tenant Credit Infile

Prepared For:	TEST AAA SCREENING 17041 EL CAMINO REAL HOUSTON , TX 77058	Sources:	TU
		Ordered:	02/18/2010
		Completed:	
		Report No:	38238118
		Requested By:	lpennington574

APPLICANT

Name	Phone	Social Security	Age/DOB	Dependents
Address				
CONSUMER, Q W		***-**-3388	19510201	
10655 N BIRCH ST BURBANK , CA 91502				

RESIDENCE

Type Ownership	App/CoApp	Address	Since To
PRESENT	APPLICANT	2800 S MILL AV100 TEMPE , AZ 85282	01/09
PREVIOUS	APPLICANT	10655 N BIRCH SPREET BURBANK , CA 91502	11/06
PREVIOUS	APPLICANT	1234 WALK LN CLARKSON , WA 99403	

EMPLOYMENT

Employer	Position	Income	From VerDate	TO VerBy
ABC CO JOANATHAN Q CONSUMER	MGR		10/09	
EMPLOYER JOANATHAN Q CONSUMER				

SCORES

Risk Assessment	Codes
JOANATHAN Q CONSUMER <TransUnionClassic2004> FILE NOT SCORED BECAUSE SUBJECT IS DESCEASED	TUC-01

PUBLIC RECORDS

NONE FOUND.
Reporting Bureau certifies compliance with contractual requirements governing check of public records

with these results.

CREDIT HISTORY													
E C O A	Creditor Name	Type	Date Reported	Date Opened Last Activity	Hi Credit Term Mo	Balance Term Amount	Past Due Amount	Historical				MOP	
	Account Number							Mo	30	60	90		
	JOANATHAN Q CONSUMER												
I	TEMPE SCHOOL	CRE	01/10	11/07	\$550	\$0		12	0	0	0	1	
	1												
	LINE OF CREDIT												
	ACCOUNT CLOSED BY CONSUMER												
	JOANATHAN Q CONSUMER												
M	TEMPE SCHOOL	INS	01/10	12/09	\$10000	\$10000		1	0	0	0	1	
	10007				60	\$215							
	AUTOMOBILE												
	JOANATHAN Q CONSUMER												
C	FOOTHIL EFCU	INS	02/09	02/09	\$20000	\$0		0	0	0	1		
	99999999990204			02/09	60	\$514							
	AUTOMOBILE												
	CLOSED												
	JOANATHAN Q CONSUMER												
I	COMM ARTS CU	INS	01/09	08/08		\$0		5	0	0	0	1	
	642680000010				24	\$219							
	SECURED												
	CLOSED												
	JOANATHAN Q CONSUMER												
I	Y-12 FCU	INS	10/03	10/03	\$120	\$0		0	0	0	1		
	8042370002				48	\$2							
	UNSECURED												
	CLOSED												
	JOANATHAN Q CONSUMER												
I	CU OF SO CAL	INS	01/10	01/10	\$40000	\$0		0	0	0	0		
	9000100000				60	\$836							
	AUTOMOBILE												
	CLOSED												
	JOANATHAN Q CONSUMER												
I	SCHOOLSFIRST	CRE	11/09	10/07	\$0	\$0		10	0	0	0	0	
	99												
	CREDIT LINE SECURED												
	ACCOUNT CLOSED BY CONSUMER												
	JOANATHAN Q CONSUMER												
I	SCHOOLSFIRST	CRE	11/09	10/07	\$0	\$0		10	0	0	0	0	
	99												
	CREDIT LINE SECURED												
	ACCOUNT CLOSED BY CONSUMER												

JOANATHAN Q CONSUMER							
I	TEMPE SCHOOL	INS	10/09	10/09	\$200	\$0	0 0 0 0
	10000				999	\$0	
UNSECURED CLOSED							
JOANATHAN Q CONSUMER							
M	TEMPE SCHOOL	INS	01/09	03/96	\$12879	\$0	0 0 0 0
	10001			11/07	48	\$334	
AUTOMOBILE CLOSED							
JOANATHAN Q CONSUMER							
I	SCHOOLSFIRST	INS	11/08	11/08	\$15000	\$0	0 0 0 0
	990900				60	\$292	
AUTOMOBILE CLOSED							
JOANATHAN Q CONSUMER							
I	CU OF SO CAL	INS	03/08	03/08	\$417000	\$0	0 0 0 0
	9000100600				180	\$3748	
UNSECURED CLOSED							
JOANATHAN Q CONSUMER							
I	TEMPE SCHOOL	INS	02/08	01/08		\$0	0 0 0 0
	10006				1	\$0	
UNSECURED CLOSED							
JOANATHAN Q CONSUMER							
I	TEMPE SCHOOL	INS	06/06	06/06	\$200	\$0	0 0 0 0
	10004				999	\$0	
UNSECURED CLOSED							

INQUIRIES			
Date	Name	Code	IC
02/18/2010	AAA CREDIT S	Z06121443	JOANATHAN Q CONSUMER
02/17/2010	INFRM RESRCH	R00083037	JOANATHAN Q CONSUMER
02/15/2010	UCS CR SVC	Q00009956	JOANATHAN Q CONSUMER
02/12/2010	UCS CR SVC	Q00009956	JOANATHAN Q CONSUMER
02/11/2010	EAUTOBUY	A03793045	JOANATHAN Q CONSUMER
02/11/2010	EQUIFAX MORT	Z07183287	JOANATHAN Q CONSUMER
02/11/2010	NCO CREDIT S	Z00008074	JOANATHAN Q CONSUMER
02/10/2010	NCO CREDIT S	Z00008074	JOANATHAN Q CONSUMER
02/05/2010	NCO CREDIT S	Z00008074	JOANATHAN Q CONSUMER
02/05/2010	NCO CREDIT S	Z00008074	JOANATHAN Q CONSUMER
02/05/2010	NTN/KAUPANGE	R00822021	JOANATHAN Q CONSUMER
02/04/2010	ADVCREDITBUR	Z02399977	JOANATHAN Q CONSUMER
02/04/2010	AMRICOMP INC	A03828829	JOANATHAN Q CONSUMER
02/02/2010	SIR	Z00005512	JOANATHAN Q CONSUMER
02/01/2010	ADVCREDITBUR	Z02399977	JOANATHAN Q CONSUMER

01/31/2010	ADVCREDTBUR	Z02399977	JOANATHAN Q CONSUMER
01/28/2010	EQUIFAX MORT	Z07183287	JOANATHAN Q CONSUMER
01/27/2010	EQUIFAX MORT	Z07183287	JOANATHAN Q CONSUMER
01/27/2010	FDNG STE	Z07183303	JOANATHAN Q CONSUMER
01/25/2010	FACTORY STOR	A05829994	JOANATHAN Q CONSUMER
01/20/2010	ADVCREDTBUR	Z02399977	JOANATHAN Q CONSUMER
01/19/2010	TX STAR AUTO	A01867913	JOANATHAN Q CONSUMER
01/14/2010	ADVCREDTBUR	Z02399977	JOANATHAN Q CONSUMER
01/14/2010	TX STAR AUTO	A07884554	JOANATHAN Q CONSUMER
01/13/2010	NCO CREDIT S	Z00008074	JOANATHAN Q CONSUMER
01/12/2010	AUTO EXPO	A06512517	JOANATHAN Q CONSUMER
01/11/2010	ADVCREDTBUR	Z02399977	JOANATHAN Q CONSUMER
01/11/2010	FDNG STE	Z07183303	JOANATHAN Q CONSUMER
01/06/2010	BRANDYWINE C	F00013006	JOANATHAN Q CONSUMER
01/06/2010	EQUIFAX MORT	Z07183287	JOANATHAN Q CONSUMER
01/06/2010	FDNG STE	Z07183303	JOANATHAN Q CONSUMER
01/06/2010	NCO CREDIT S	Z00008074	JOANATHAN Q CONSUMER
01/05/2010	ANTIGO AUTO	A06235665	JOANATHAN Q CONSUMER
01/04/2010	ANTHONY'S AU	A09417773	JOANATHAN Q CONSUMER
12/30/2009	INFINITI OF	A04726536	JOANATHAN Q CONSUMER
12/29/2009	LEGEND AUTO	A03297922	JOANATHAN Q CONSUMER
12/29/2009	NTN/KAUPANGE	R00822021	JOANATHAN Q CONSUMER
12/28/2009	CBCINNOVIS	Z00285278	JOANATHAN Q CONSUMER
12/28/2009	NTN/KAUPANGE	R00822021	JOANATHAN Q CONSUMER
12/21/2009	AUTOBAHN MTR	A05904849	JOANATHAN Q CONSUMER
12/17/2009	ACRANET-130	Z05071959	JOANATHAN Q CONSUMER
12/16/2009	DAVID MOTOR	A04094453	JOANATHAN Q CONSUMER
12/16/2009	FDNG STE	Z07183303	JOANATHAN Q CONSUMER
12/16/2009	NCO CREDIT S	Z00008074	JOANATHAN Q CONSUMER
12/14/2009	NETWORK CR S	Z00010477	JOANATHAN Q CONSUMER
12/9/2009	AUTO SELECT	A04684330	JOANATHAN Q CONSUMER
12/9/2009	FDNG STE	Z07183303	JOANATHAN Q CONSUMER
12/9/2009	STANDARD AUT	A04698794	JOANATHAN Q CONSUMER

AKAs	
CONSUMER,JON,Q	JOANATHAN Q CONSUMER
CONSUMER,JON,KRISTEN	JOANATHAN Q CONSUMER
CONSUMER,JONATHAN,QUINCY	JOANATHAN Q CONSUMER

IDENTIFICATION
TUC-01
Name: TRANSUNION
Address: 2 BALDWIN PLACE, P. O. BOX 1000
CHESTER, PA. 19022
Phone: 800-888-4213
Name: JOANATHAN Q CONSUMER , ***-**-3388 , DOB: 02/01/1951
(HIGH RISK FRAUD ALERT) - REQUESTED PRODUCT DELIVERED; AVAILABLE AND (CLEAR.)
- REQUESTED PRODUCT DELIVERED;

REPORT FOOTER

EQUIFAX
P.O. BOX 740241
ATLANTA, GA 30374
(800)685-1111

TRANS UNION
2 BALDWIN PL.
P.O. BOX 1000
CHESTER, PA 19022
(800)888-4213

END OF CREDIT REPORT

TRANS UNION EXAMPLE REPORT ITEM DESCRIPTIONS

- A) **APPLICANT**
Identification
- Subject Name
 - Phone Number (if available)
 - Social Security Number
 - Age/Date of Birth
 - Dependents
 - Current Address
- B) **RESIDENCE**
Addresses
- Current Address
 - Former Address (if available)
 - Second Former Address (if available)
- C) **EMPLOYMENT**
Current Employer (if available)
- D) **SCORES**
**See Credit Score Explanation*
- E) **PUBLIC RECORDS**
Bankruptcies/Judgements/Tax Liens (if applicable)
**see Public Records Explanation Sheet*
- F) **CREDIT HISTORY**
Detailed Account Information
- ECOA: Equal Credit Opportunity Act (Type of Account)

ECOA CODES	
Code	Description
U	Undesignated
I	Individual
A	Authorized User
J	Joint
C	Co-Maker
B	On Behalf Of
M	Maker
T	Association with Account Terminated
S	Shared

- Creditor Name
- Account Number
- Type: Type of Account

ACCOUNT TYPES	
REV	Revolving (Credit Card)
OPN	Open (Does not fall under any other category)
INS	Installment (Loans)
MTG	Mortgage

- Date Reported

- Date Opened – Date account was opened with reporting company
- Date of Last Activity – Date of last activity on account (payment to client)
- Hi Credit – Highest amount owed on the account since it's opening or the original loan amount
- Term Mo – Length of time (in months) individual is required to make payments
- Balance – Current Balance
- Term Amount – Minimum monthly amount subject is required to pay towards balance owed
- Past Due Amount – Past due amount owed as of reporting date
- Historical – MO:Months Reviewed; Number of 30/60/90 days late payments

MOP – Manner of Payment (Current Account Payment Status)

CURRENT STATUS CODES	
0	Too new to rate; Approved but not used
1	Paid as agreed; Satisfactory; Current
2	Pays 31-60 Days; Not more than 2 Payments Past Due
3	Pays 61-90 Days; Not More Than 3 Payments Past Due
4	Pays 91-120 Days; Not More Than 4 Payments Past Due
5	Pays Over 120 Days: Nore More Than 5 or More Payments Past Due
7	Making Regular Payments Or Paid Under Wage Earner
8	Repossession
9	Charged Off To Bad Debt

- G) **INQUIRIES**
Member Inquiry History
- Date of Inquiry
 - Member Name
 - Identification Code
 - Subject Name
- Two year history shown.

- H) **SUBSCRIBER DECODES**
Member Listing (Creditors & Inquiring Members)
- Phone
 - Name/Address
 - Identification Code
 - Subject Name

- I) **IDENTIFICATION**
**See High Risk Fraud Alert*
- Social Security Verification

- J) **REPORT FOOTER**
Credit Bureau Phone Numbers & Addresses

Understanding Your FICO® Score



myFICO®

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Your FICO® Score — A Vital Part of Your Credit Health

When you're applying for credit—whether it's a credit card, a car loan, a personal loan or a mortgage—lenders want to know your credit risk level. In other words, "If I give this person a loan or credit card, how likely is it that I will get paid back on time?" There are three major credit reporting agencies (Equifax, Experian and TransUnion) in the United States that maintain records of your use of credit and other information about you. These records are called credit reports, and lenders will want to check your credit report when you apply for credit. In most cases, lenders will also want to know your credit score.

What is a credit score?

A credit score is a number that summarizes your credit risk, based on a snapshot of your credit report at a particular point in time. A credit score helps lenders evaluate your credit report and estimate your credit risk.

The most widely used credit scores are FICO® scores, the credit scores created by Fair Isaac Corporation. Lenders can buy FICO® scores from all three major credit reporting agencies. Lenders use FICO® scores to help them make billions of credit decisions every year. Fair Isaac develops FICO® scores based solely on information in consumer credit reports maintained at the credit reporting agencies.

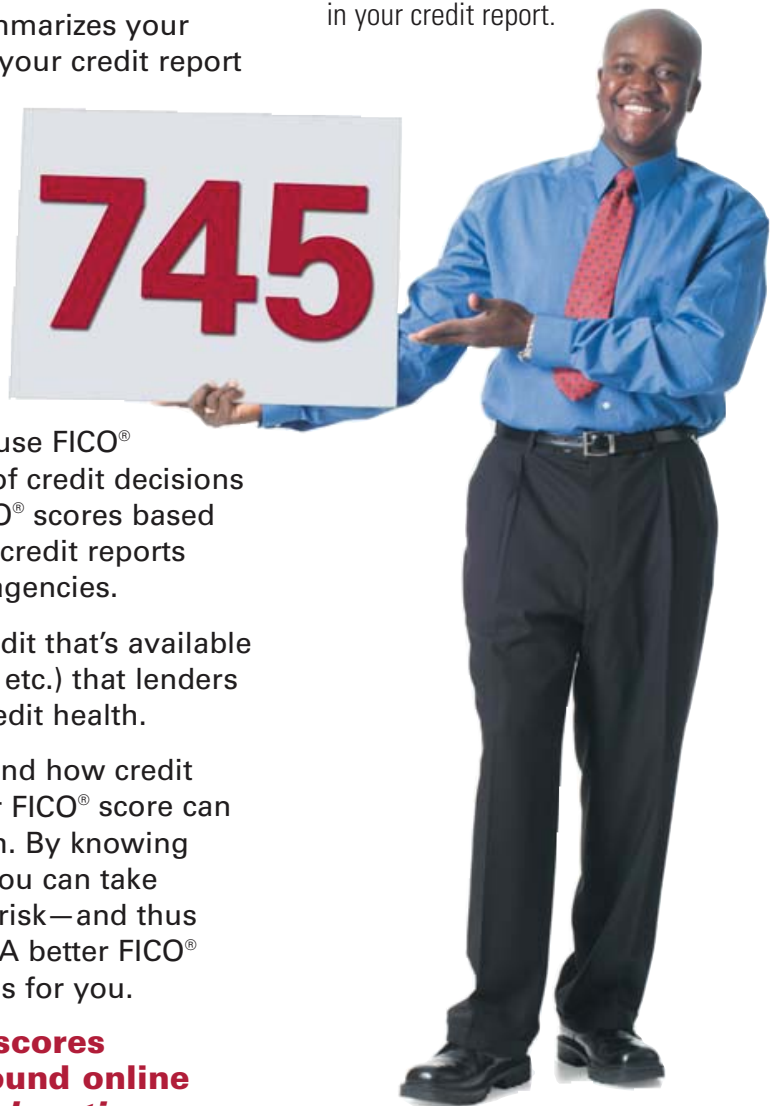
Your credit score influences the credit that's available to you and the terms (interest rate, etc.) that lenders offer you. It's a vital part of your credit health.

This booklet can help you understand how credit scoring works. Understanding your FICO® score can help you manage your credit health. By knowing how your credit risk is evaluated, you can take actions that may lower your credit risk—and thus raise your credit score—over time. A better FICO® score means better financial options for you.

More information on FICO® scores and credit scoring can be found online at www.myfico.com/crediteducation.

WHO IS FAIR ISAAC?

Founded in 1956, Fair Isaac uses advanced math and analytics to help businesses make smarter decisions. Besides inventing the FICO® score, Fair Isaac has also created other leading tools, including products that help businesses detect credit fraud, manage credit accounts and automate complex business decisions. It is important to note that while Fair Isaac works with the credit reporting agencies to provide your FICO® scores, it does not determine the accuracy of the information in your credit report.





DOES MY FICO® SCORE ALONE DETERMINE WHETHER I GET CREDIT?

No. Most lenders use a number of facts to make credit decisions, including your FICO® score. Lenders may look at information such as the amount of debt you can reasonably handle given your income, your employment history, and your credit history. Based on their review of this information, as well as their specific underwriting policies, lenders may extend credit to you although your FICO® score is low, or decline your request for credit although your FICO® score is high.

How FICO® Scores Help You

FICO® scores give lenders a fast, objective estimate of your credit risk. Before the use of scoring, the credit granting process could be slow, inconsistent and unfairly biased. Credit scores—especially FICO® scores, the most widely used credit scores—have made possible big improvements in the credit process. Because of FICO® scores:

■ **People can get loans faster.** FICO® scores can be delivered almost instantaneously, helping lenders speed up loan approvals. This means that when you apply for credit, you'll get an answer more quickly. Today many credit decisions can be made within minutes—or online, within seconds. Even a mortgage application can be approved in hours instead of weeks for borrowers who score above a lender's "score cutoff." FICO® scores also allow retail stores, internet sites and other lenders to make "instant credit" decisions.

■ **Credit decisions are fairer.** Using FICO® scores, lenders can focus only on the facts related to credit risk, rather than their personal opinions or biases. Factors like your gender, race, religion, nationality and marital status are not considered by FICO® scores. (See page 10 for more information.) So when a lender considers your FICO® score, they are getting an evaluation of your credit history that is fair and objective.

■ **Older credit problems count for less.** If you have had poor credit performance in the past, FICO® scores don't let that haunt you forever. The impact of past credit problems on your FICO® score fades as time passes and as recent good payment patterns show up on your credit report. And FICO® scores weigh any credit problems against the positive information that says you're managing your credit well.

Your Credit Report— The Basis of Your FICO® Score

The credit reporting agencies maintain information on millions of individuals.

Lenders making credit decisions buy credit reports on their prospects, applicants and customers from the credit reporting agencies.

Your report details your credit history as it has been reported to the credit reporting agency by lenders who have extended credit to you. Your credit report lists what types of credit you use, the length of time your accounts have been open, and whether you've paid your bills on time. It tells lenders how much credit you've used and whether you're seeking new sources of credit. It gives lenders a broader view of your credit history than do other data sources, such as a bank's own customer data.

Your credit report contains many pieces of information that reveal many aspects of your borrowing activities.

The ability to quickly, fairly and consistently consider all this information, including the relationships between different types of information, is what makes credit scoring so useful.



HOW FAST DOES MY FICO® SCORE CHANGE?

Your FICO® score is based on a snapshot of the information in your credit report at a point in time. Therefore, your FICO® score can change whenever your credit report changes. But your score probably won't change a lot from one month to the next.

While a bankruptcy or late payments can lower your FICO® score fast, improving your FICO® score takes time. That's why it's a good idea to check your FICO® score 6–12 months before applying for a big loan, so you have time to take action if needed. If you are actively working to improve your FICO® score, you'd want to check it quarterly or even monthly to review changes.

WHAT'S IN YOUR CREDIT REPORT?

Although each credit reporting agency formats and reports this information differently, all credit reports contain basically the same categories of information.

Credit Report

1 Personal Information

Name	John Smith
Date of Birth	May 1, 1970
Social Security Number	123-45-6789
Current Address	6100 Fifth Avenue Dayton, OH 45439

2 Accounts Summary

Accnt. Type	Company	Account No.	Balance	Neg. Items
Installment	Ford Mot.	BFM915X	\$23,000	No
Revolving	Citicorp	427188888	\$325	No

3 Inquiries

Date	Company requesting your credit record
1/4/2005	Main Street Bank
9/21/2004	XKK Cellular Phone Service

4 Negative Items

Accnt. Type	Company	Status	Delinquency	Neg. Descrip.
Installment	Ford	Pays as agreed	30 days past due	No

1. PERSONAL INFORMATION.

Your name, address, Social Security number, date of birth and employment information are used to identify you. These factors are not used in calculating your FICO® score. Updates to this information come from information you supply to lenders.

2. ACCOUNTS. These are your credit accounts. Most lenders report on each account you have established with them. They generally report the type of account (bankcard, auto loan, mortgage, etc.), the date you opened the account, your credit limit or loan amount, the account balance and your payment history.

3. INQUIRIES. When you apply for a loan, you authorize your lender to ask for a copy of your credit report. This is how inquiries appear on your credit report. The inquiries section contains a list of lenders who accessed your credit report within the last two years. The report you see lists “voluntary” inquiries, spurred by your own requests for credit, and may also list “involuntary” inquiries, such as when lenders order your report before making you a preapproved credit offer in the mail. See page 15 for more information on inquiries.

4. NEGATIVE ITEMS. Lenders report delinquency information when you have missed a payment. Credit reporting agencies also collect information on overdue debt from collection agencies, and public record information from state and county courts. Public record information includes: bankruptcies, foreclosures, tax liens, garnishments, legal suits and judgments.



How FICO® Scores Work

FICO® scores are the best-known and most widely used credit scores. Most credit scores used in the US and Canada are produced from software developed by Fair Isaac Corporation. FICO® scores are provided to lenders by the three major credit reporting agencies: Equifax, Experian and TransUnion.

When lenders order your credit report, they can also buy a FICO® score that is based on the information in the report. That FICO® score is calculated by a mathematical equation that evaluates many types of information from your credit report at that agency. By comparing this information to the patterns in hundreds of thousands of past credit reports, the FICO® score estimates your level of future credit risk.

In order for a FICO® score to be calculated on your credit report, the report must contain enough information—and enough recent information—on which to base a score. Generally, that means you must have at least one account that has been open for six months or longer, and at least one account that has been reported to the credit reporting agency within the last six months.

FICO® scores provide a reliable guide to future risk based solely on credit report data. FICO® scores have a 300–850® score range. The higher the score, the lower the risk. But no score says whether a specific individual will be a “good” or “bad” customer. And while many lenders use FICO® scores to help them make lending decisions, each lender has its own strategy, including the level of risk it finds acceptable for a given credit product. There is no single “cutoff score” used by all lenders.

ARE FICO® SCORES UNFAIR TO MINORITIES?

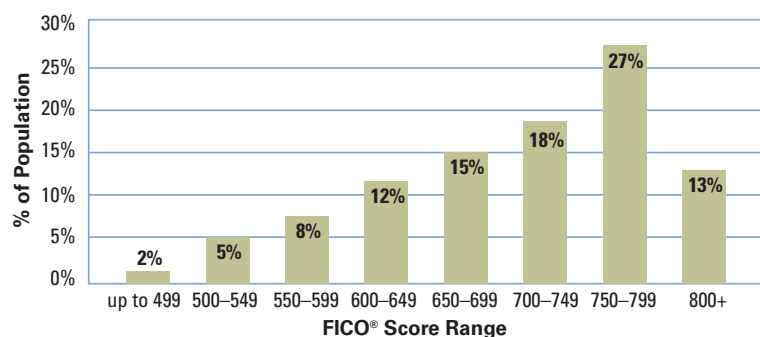
No. FICO® scores do not consider your gender, race, nationality or marital status. In fact, the Equal Credit Opportunity Act prohibits lenders from considering this type of information when issuing credit.

Independent research has shown that credit scoring is not unfair to minorities or people with little credit history. Scoring has proven to be an accurate and consistent measure of repayment for all people who have some credit history. In other words, at a given score, non-minority and minority

applicants are equally likely to pay as agreed.



National Distribution of FICO® Scores



ARE FICO® SCORES THE ONLY RISK SCORES?

No. While FICO® scores are the most commonly used credit risk scores in the US, lenders may use other scores to evaluate your credit risk. These include:

■ **Application risk scores.**

Many lenders use scoring systems that include the FICO® score but also consider information from your credit application.

■ **Customer risk scores.**

A lender may use these scores to make credit decisions on its current customers. Also called “behavior scores,” these scores generally consider the FICO® score along with information on how you have paid that lender in the past.

■ **Other credit scores.** These scores may evaluate your credit report differently than FICO® scores, and in some cases a higher score may mean more risk, not less risk as with FICO® scores. When purchasing a credit score for yourself, most experts recommend getting the FICO® score, as this is the score most lenders use when making credit decisions.

YOU HAVE THREE FICO® SCORES

In general, when people talk about “your score,” they’re talking about your current FICO® score. But in fact there are three different FICO® scores developed by Fair Isaac—one at each of the three main US credit reporting agencies. And these scores have different names.

Credit Reporting Agency	FICO® Score Name
Equifax	BEACON®
Experian	Experian/Fair Isaac Risk Model
TransUnion	FICO® Risk Score, Classic

The FICO® scores from all three credit reporting agencies are widely used by lenders. The FICO® score from each credit reporting agency considers only the data in your credit report at that agency. Fair Isaac develops all three FICO® scores using the same methods and rigorous testing.

WILL YOUR SCORES BE DIFFERENT?

FICO® scores range from 300 to 850®. Fair Isaac makes the scores as consistent as possible between the three credit reporting agencies.

Each of the three credit reporting agencies probably has different information about you, and that means your scores will also be different. If your information is identical at all three credit reporting agencies, your FICO® scores should be pretty close.

Since lenders may review your score and credit report from any of the three credit reporting agencies, it’s a good idea to check your credit report from all three and make sure they’re all accurate.

What a FICO® Score Considers

Listed on the next few pages are the five main categories of information that FICO® scores evaluate, along with their general level of importance.

Within these categories is a complete list of the information that goes into a FICO® score. Please note that:

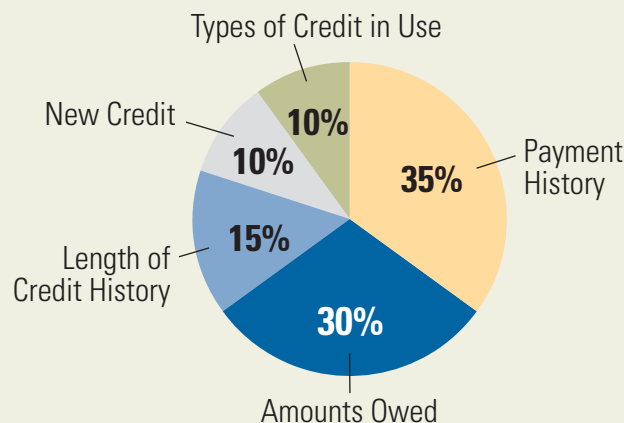
- ▶ **A FICO® score takes into consideration all these categories of information, not just one or two.** No one piece of information or factor alone will determine your FICO® score.
- ▶ **The importance of any factor depends on the overall information in your credit report.** For some people, a given factor may be more important than for someone else with a different credit history. In addition, as the information in your credit report changes, so does the importance of any factor in determining your FICO® score.

Therefore, it's impossible to measure the exact impact of a single factor without looking at your entire report—even the levels of importance shown in the diagram below are for the general population, and will be different for different credit profiles.

- ▶ **Your FICO® score looks only at credit information in your credit report.** Lenders often look at other information when making a credit decision, however, including your income, how long you have worked at your present job and what type of credit you are requesting.
- ▶ **Your FICO® score considers both positive and negative information in your credit report.** Late payments will lower your FICO® score, but establishing or re-establishing a good track record of making payments on time will raise your score.

How a FICO® Score Breaks Down

These percentages are based on the importance of the five categories for the general population. For particular groups—for example, people who have not been using credit long—the relative importance of these categories may be different.



GETTING A BETTER SCORE

The next few pages give some tips for getting a better FICO® score. It's important to note that raising your FICO® score is a bit like getting in shape: It takes time and there is no quick fix. In fact, quick-fix efforts can backfire. The best advice is to manage credit responsibly over time.

For information on how to monitor your FICO® score's progress, see page 15.

▶▶ FICO® TIPS

■ Pay your bills on time.

Delinquent payments and collections can have a major negative impact on your FICO® score.

■ If you have missed payments, get current and stay current.

The longer you pay your bills on time, the better your FICO® score.

■ Be aware that paying off a collection account, or closing an account on which you previously missed a payment, will not remove it from your credit report.

Your FICO® score will still consider this information, because it reflects your past credit pattern.

■ If you are having trouble making ends meet, contact your creditors or see a legitimate credit counselor.

This won't improve your FICO® score immediately, but if you can begin to manage your credit and pay on time, your score should get better over time. And seeking assistance from a legitimate credit counseling service will not hurt your FICO® score.

1. Payment History

What is your track record?

Approximately 35% of your FICO® score is based on this category.

The first thing any lender would want to know is whether you have paid past credit accounts on time. This is also one of the most important factors in a FICO® score.

Late payments are not an automatic “score-killer.” An overall good credit picture can outweigh one or two instances of, say, late credit card payments. But having no late payments in your credit report doesn't mean you will get a “perfect score.” Some 60%–65% of credit reports show no late payments at all. Your payment history is just one piece of information used in calculating your FICO® score. Your FICO® score takes into account:

Payment information on many types of accounts.

- ▶ These will include credit cards (such as Visa, MasterCard, American Express and Discover), retail accounts (credit from stores where you do business, such as department store credit cards), installment loans (loans where you make regular payments, such as car loans), finance company accounts and mortgage loans.

Public record and collection items—reports of

- ▶ **events such as bankruptcies, foreclosures, suits, wage attachments, liens and judgments.** These are considered quite serious, although older items and items with small amounts will count less than more recent items or those with larger amounts. Bankruptcies will stay on your credit report for 7–10 years, depending on the type.

Details on late or missed payments (“delinquencies”) and public record and collection items.

- ▶ The FICO® score considers how late they were, how much was owed, how recently they occurred and how many there are. A 60-day late payment is not as significant as a 90-day late payment, in and of itself. But recency and frequency count, too. A 60-day late payment made just a month ago will affect a score more than a 90-day late payment from five years ago.

- ▶ **How many accounts show no late payments.** A good track record on most of your credit accounts will increase your FICO® score.

2. Amounts Owed

How much is too much?

Approximately 30% of your FICO® score is based on this category.

Having credit accounts and owing money on them does not necessarily mean you are a high-risk borrower with a low FICO® score. However, when a high percentage of a person's available credit has already been used, this can indicate that a person is overextended, and is more likely to make some payments late or not at all. Part of the science of scoring is determining how much is too much for a given credit profile. Your FICO® score takes into account:

- ▶ **The amount owed on all accounts.** Note that even if you pay off your credit cards in full every month, your credit report may show a balance on those cards. The total balance on your last statement is generally the amount that will show in your credit report.
- ▶ **The amount owed on all accounts, and on different types of accounts.** In addition to the overall amount you owe, your FICO® score considers the amount you owe on specific types of accounts, such as credit cards and installment loans.
- ▶ **Whether you are showing a balance on certain types of accounts.** In some cases, having a very small balance without missing a payment shows that you have managed credit responsibly, and may be slightly better than carrying no balance at all. On the other hand, closing unused credit accounts that show zero balances and that are in good standing will not raise your FICO® score.
- ▶ **How many accounts have balances.** A large number can indicate higher risk of over-extension.
- ▶ **How much of the total credit line is being used on credit cards and other "revolving credit" accounts.** Someone closer to "maxing out" on many credit cards may have trouble making payments in the future.
- ▶ **How much of installment loan accounts is still owed, compared with the original loan amounts.** For example, if you borrowed \$10,000 to buy a car and you have paid back \$2,000, you owe (with interest) more than 80% of the original loan. Paying down installment loans is a good sign that you are able and willing to manage and repay debt.

▶▶ FICO® TIPS

■ **Keep balances low on credit cards and other "revolving credit."** High outstanding debt can lower your FICO® score.

■ **Pay off debt rather than moving it around.**

The most effective way to improve your FICO® score in this area is by paying down your revolving credit.

■ **Don't close unused credit cards as a short-term strategy to raise your FICO® score.** Owing the same amount but having fewer open accounts may lower your FICO® score.

■ **Don't open a number of new credit cards that you don't need, just to increase your available credit.** This approach could backfire and actually lower your FICO® score.

■ **Avoid credit repair agencies that charge a fee to improve your FICO® score by removing negative, but accurate, information from your credit reports.** No one can force credit reporting agencies or lenders to remove accurate information from a credit report. Credit repair companies often take your money without delivering what they promise, or provide only temporary improvements of your score, sometimes by removing accurate information that will reappear later.

▶▶ **FICO® TIPS**

■ **If you have been managing credit for a short time, don't open a lot of new accounts too rapidly.** New accounts will lower your average account age, which will have a larger effect on your FICO® score if you don't have a lot of other credit information. Even if you have used credit for a long time, opening a new account can still lower your FICO® score.

3. Length of Credit History

How established is yours?

Approximately 15% of your FICO® score is based on this category.

In general, a longer credit history will increase your FICO® score. However, even people who have not been using credit long may get high FICO® scores, depending on how the rest of the credit report looks. Your FICO® score takes into account:

- ▶ **How long your credit accounts have been established, in general.** Your FICO® score considers the age of your oldest account, the age of your newest account and an average age of all your accounts.
- ▶ **How long specific credit accounts have been established.**
- ▶ **How long it has been since you used certain accounts.**

What FICO® scores ignore

FICO® scores consider a wide range of information on your credit report, as shown on pages 7–12. However, they do not consider:

- **Your race, color, religion, national origin, sex and marital status.** US law prohibits credit scoring from considering these facts, as well as any receipt of public assistance, or the exercise of any consumer right under the Consumer Credit Protection Act.
- **Your age.** Other types of scores may consider your age, but FICO® scores don't.
- **Your salary, occupation, title, employer, date employed or employment history.** Lenders may consider this information, however.
- **Where you live.**
- **Any interest rate being charged on a particular credit card or other account.**
- **Any items reported as child/family support obligations or rental agreements.**
- **Certain types of inquiries (requests for your credit report or score).** Your FICO® score does not count any inquiries you initiate, any inquiries from employers, or any inquiries lenders make without your knowledge. For details, see page 13.
- **Any information not found in your credit report.**
- **Any information that is not proven to be predictive of future credit performance.**

4. New Credit

Are you taking on more debt?

Approximately 10% of your FICO® score is based on this category.

People tend to have more credit today and to shop for credit—via the internet and other channels—more frequently than ever. FICO® scores reflect this reality. However, research shows that opening several credit accounts in a short period of time does represent greater risk—especially for people who do not have a long established credit history.

Multiple credit requests also represent greater credit risk. However, FICO® scores do a good job of distinguishing between a search for many new credit accounts and rate shopping for the best mortgage or auto loan. Your FICO® score takes into account:

- ▶ **How many new accounts you have.** Your FICO® score looks at how many new accounts you have by type of account (for example, how many newly opened credit cards you have). It also may look at how many of your accounts are new accounts.
- ▶ **How long it has been since you opened a new account.** Your FICO® score may consider this information for specific types of accounts.
- ▶ **How many recent requests for credit you have made, as indicated by inquiries to the credit reporting agencies.** Inquiries remain on your credit report for two years, although FICO® scores only consider inquiries from the last 12 months. FICO® scores have been carefully designed to count only those inquiries that truly impact credit risk—see page 13 for details.
- ▶ **Length of time since credit report inquiries were made by lenders.**
- ▶ **Whether you have a good recent credit history, following past payment problems.** Re-establishing credit and making payments on time after a period of late payment behavior will help to raise a FICO® score over time.

▶▶ FICO® TIPS

■ Do your rate shopping for a given auto or mortgage loan within a short period of time.

FICO® scores distinguish between a search for a single loan and a search for many new credit lines, in part by the length of time over which inquiries occur.

■ Be careful about opening new accounts that you don't need.

Opening new accounts can lower your FICO® score in the short term. Beware of discounts or low interest rates being offered to entice you to open a new charge account that you don't need.

■ Re-establish your credit history if you have had problems.

Opening new accounts responsibly and paying them off on time will raise your FICO® score in the long term.

■ Note that it's OK to request and check your own credit report and your own FICO® score.

This won't affect your FICO® score, as long as you order your credit report directly from the credit reporting agency or through an organization authorized to provide credit reports to consumers.

For more information, see page 15.

▶▶ FICO® TIPS

■ **Apply for and open new credit accounts only as needed.** Don't open accounts just to have a better credit mix—it probably won't raise your FICO® score.

■ **Have credit cards—but manage them responsibly.** In general, having credit cards and installment loans (and making timely payments) will raise your FICO® score. People with no credit cards, for example, tend to be higher risk than people who have managed credit cards responsibly.

■ **Note that closing an account doesn't make it go away.** A closed account will still show up on your credit report, and its history will be considered by your FICO® score.

5. Types of Credit in Use

Is it a “healthy” mix?

Approximately 10% of your FICO® score is based on this category.

The score will consider your mix of credit cards, retail accounts, installment loans, finance company accounts and mortgage loans. It is not necessary to have one of each, and it is not a good idea to open credit accounts you don't intend to use. The credit mix usually won't be a key factor in determining your FICO® score—but it will be more important if your credit report does not have a lot of other information on which to base a score. Your FICO® score takes into account:

- ▶ **What kinds of credit accounts you have.** Do you have experience with both revolving and installment type accounts, or has your credit experience been limited to only one type?
- ▶ **How many of each.** Your FICO score also looks at the total number of accounts you have. For different credit profiles, how many is too many will vary depending on your overall credit picture.



How the FICO® Score Counts Inquiries

As explained in the last section, a search for new credit can mean greater credit risk. This is why the FICO® score counts inquiries—requests a lender makes for your credit report or score when you apply for credit. FICO® scores consider inquiries very carefully, as not all inquiries are related to credit risk. There are three important facts about inquiries to note here:

■ **Inquiries usually have a small impact.** For most people, one additional credit inquiry will take less than five points off their FICO® score. However, inquiries can have a greater impact if you have few accounts or a short credit history. Large numbers of inquiries also mean greater risk: People with six inquiries or more on their credit reports can be up to eight times more likely to declare bankruptcy than people with no inquiries on their reports.

■ **Many kinds of inquiries are ignored completely.** Your FICO® score does not count an inquiry when you order your credit report or credit score from a credit reporting agency or from another company that provides this information to consumers. Also, the FICO® score does not count inquiries a lender has made for your credit report or score in order to make you a “pre-approved” credit offer, or to review your account with them, even though you may see these inquiries on your credit report. Inquiries that are marked as coming from employers are not counted either.

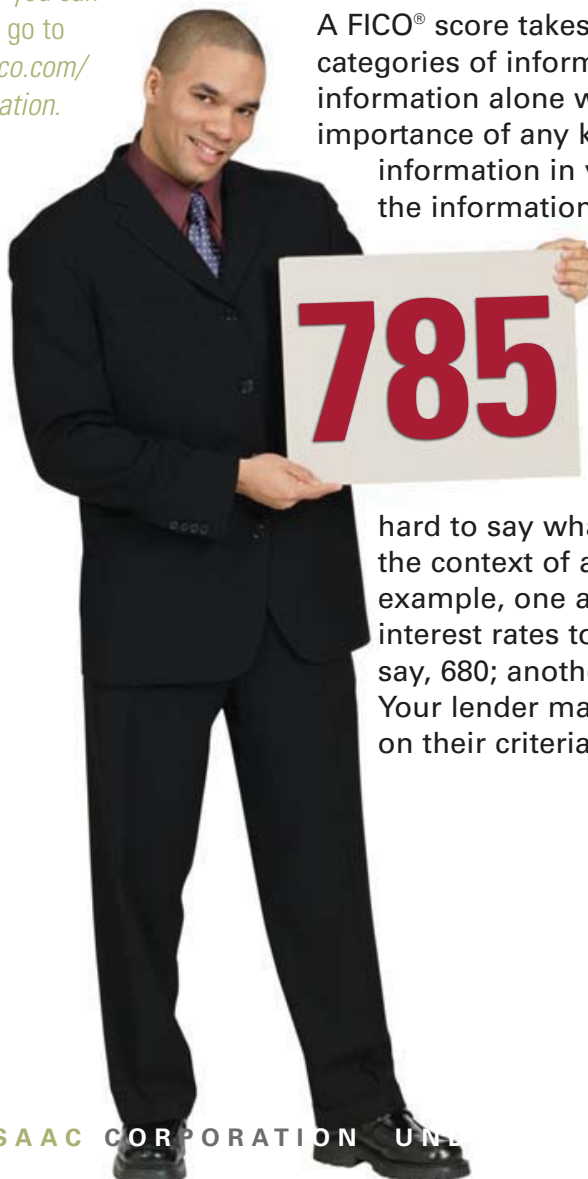
SHOULD I CLOSE OLD ACCOUNTS TO RAISE MY SCORE?

No. In fact, it might lower your FICO® score. First of all, any late payments associated with old accounts won't disappear from your credit report if you close the account. Second, long established accounts show you have a longer history of managing credit, which is a good thing. And third, having available credit that you don't use does not lower your FICO® score. You may have reasons other than your FICO® score to shut down old credit card accounts that you don't use. But don't do it just to get a better score.

Interpreting Your FICO® Score

FOR CREDIT?

If you have been turned down for credit, the Equal Credit Opportunity Act (ECOA) gives you the right to obtain the reasons why within 30 days. You are also entitled to a free copy of your credit report within 60 days, which you can request from the credit reporting agencies. If your FICO® score was a primary part of the lender's decision, the lender may use the score reasons (see right) to explain why you didn't qualify for the credit. To get more specific information on what your score is and how you can improve it, go to www.myfico.com/crediteducation.



When a lender receives your FICO® score, up to five “key factors” are also delivered.

These key factors are the top reasons why your FICO® score was not higher. If the lender rejects your request for credit, and your FICO® score was part of the reason, these factors can help the lender tell you why your score wasn't higher.

These key factors can be more useful than your FICO® score itself in helping you determine whether your credit report might contain errors, and how you might improve your credit health. However, if you already have a high FICO® score (for example, in the mid-700s or higher) some of the key factors may not be very helpful because they may be only marginal factors related to the last three categories considered by the score (length of credit history, new credit and types of credit in use).

A FICO® score takes into consideration all of the categories of information, and no one piece of information alone will determine your score. The importance of any key factor depends on the overall information in your credit report. In addition, as the information in your credit report changes, so does the importance of any factor in determining your score.

WHAT IS A GOOD FICO® SCORE?

Since there's no one “score cutoff” used by all lenders, it's hard to say what a good FICO® score is outside the context of a particular lending decision. For example, one auto lender may offer lower interest rates to people with FICO® scores above, say, 680; another lender may use 720, and so on. Your lender may be able to give you guidance on their criteria for a given credit product.

SAFESCAN[®]

SAFESCAN alerts credit grantors nationwide to suspicious or potentially fraudulent application information. SAFESCAN warning messages appear on the credit report signaling potential problems such as mail drop, prison or previously misused addresses. SAFESCAN verifies social security numbers identifying misused, invalid or deceased numbers.

PUBLIC RECORD INFORMATION

Public Record Information indicates legal action has been taken which may effect the consumer's credit worthiness.

JUDGEMENT (JUDG) - In extreme collection situations, creditors will bring a lawsuit against a delinquent customer. If the court agrees with the claim, a judgement is granted. A judgement is reported for 7 years.

DATE FILED, JUDG, COURT NUMBER, AMOUNT, DEFENDANT, CASE NUMBER, PLAINTIFF, DATE VERIFIED, STATUS

SATISFIED JUDGEMENT (ST JD) - When the consumer pays the judgement they receive a document called "Satisfaction of Judgement" from the plaintiff. This document should be filed with the court to indicate the debt is "Satisfied". A "Satisfied" Judgement is reported for 7 years from the original judgement date.

DATE FILED, ST JD, COURT NUMBER, AMOUNT, DEFENDANT, CASE NUMBER, PLAINTIFF, DATE VERIFIED, STATUS, DATE SATISFIED

CHAPTER 7 BANKRUPTCY (BKRPT) - Consumers may have their debts eliminated by petitioning bankruptcy court for Chapter 7 Bankruptcy. If the court "discharges" the bankruptcy, the person is freed from all obligations. A bankruptcy is "dismissed" when the court believes the individual does not have cause to file bankruptcy. A bankruptcy is reported for 10 years.

DATE FILED, BKRPT, COURT NUMBER, CASE NUMBER, LIABILITIES, ASSETS, EXEMPT AMOUNT, TYPE, INTENT

CHAPTER 13 BANKRUPTCY (WEP) - Consumers may be granted a "restructuring" of their debts by the court. This allows the consumer to repay their debts over a longer period of time at reduced payment amounts. WEP's are reported for 7 years.

DATE FILED, WEP, COURT NUMBER, CASE NUMBER, LIABILITIES, ASSETS, EXEMPT AMOUNT, TYPE, INTENT

TAX LIEN (LIEN) - Consumers who do not pay their federal or state taxes will have a lien filed against them at the court house. Once the taxes are paid, the lien is "Released" by the appropriate agency. Tax Liens, paid or unpaid, are reported for 7 years from the date the lien was filed.

DATE FILED, LIEN, COURT NUMBER, CASE NUMBER, AMOUNT, DATE RELEASED, DATE VERIFIED

High Risk Fraud Alert plays an advisory role by issuing warnings about information that appears to be genuine but, in reality, may be questionable. These warning messages focus on high-risk addresses, Social Security Numbers and phone numbers to help reduce fraud, protect consumers and lower risk on both potential and existing accounts.

High Risk Fraud Alert uses one of the industry's most complete national files of potentially fraudulent information and is available as an add-on to most TransUnion solutions or as a stand-alone tool.

It also offers a variety of powerful message categories. True name fraud information compares customer data to our potential and actual victim file from the industry-leading TransUnion Fraud Victim Assistance Department database. Other alerts flag non-residential information such as high-risk addresses and phone numbers. Warnings may also be generated when potentially fraudulent application information is compared to customer-contributed data.

Inquiry history draws upon our extensive system intelligence of address and Social Security number usage to determine if there has been an excessive number of inquiries within a certain period of time. Plus, the Social Security Number analysis identifies the year(s), state and age obtained for valid numbers, numbers not yet issued and numbers of deceased consumers.

Features

- Multi-sourced database includes unique fraud victim data
- Flexible message settings may be adjusted to meet user requirements
- Over 50 specific and actionable warning messages are available

Input Requirements

Since this option is an add-on, input is dependent on core products accessed.

Delivery Options

- CPU-CPU
- Remote Terminal
- OLB
- TransUnion DeskTop

(continued on next page)

Print Image

```
TRANSUNION CREDIT REPORT

<FOR>          <SUB NAME>          <MKT SUB>    <INFILE>    <DATE>    <TIME>
(I) D248      ABC DEPT STORE      06 CH       4/74       1/6/04    09:36CT

<SUBJECT>
DUNCAN, ELIZABETH          <SSN>          <BIRTH DATE>
<ALSO KNOWN AS>          123-45-6789    2/53
COOK, ELIZABETH          <TELEPHONE>
                          555-555-5555

<CURRENT ADDRESS>          <DATE RPTD>
9932 WOODBINE, #9B CHICAGO IL. 60693    11/94
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND CA. 94583          2/00

<CURRENT EMPLOYER AND ADDRESS>  <POSITION>    <INCOME>    <VERF>    <RPTD>    <HIRE>
ABC HOTELS                    CONCIERGE
8638 GRAND, ANYTOWN IL.      32500Y       11/02       11/02       11/95
-----
SPECIAL MESSAGES
***ID Mismatch Alert: INPUT ADDRESS DOES NOT MATCH FILE ADDRESS***
***High Risk Fraud Alert: INPUT ADDRESS HAS BEEN USED 12 TIMES IN THE LAST 30 DAYS
ON DIFFERENT INQUIRIES
INPUT SSN ISSUED: 1963-1964; STATE:IL; EST. AGE OBTAINED: 9-11***
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E N D   O F   C R E D I T   R E P O R T
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March 2006

High Risk Fraud Alert and ID Mismatch Alert Message Guide

HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
Security Alert or Consumer Statement on file relates to true name or credit fraud	The consumer's file with TransUnion contains a statement indicating that the consumer has been a victim of true name or credit fraud.	<ul style="list-style-type: none"> The consumer has added a protective statement to their file or has been a victim of fraud Applicant may be misusing the consumer's identity to obtain credit 	<ul style="list-style-type: none"> Review Consumer Statement found at the end of the report Contact consumer directly at the telephone number listed in the Consumer Statement before issuing credit
Active Duty Alert on file	The consumer's file with TransUnion contains a statement indicating that the consumer is on active military duty.	<ul style="list-style-type: none"> The consumer put a statement on file to alert credit grantors that he or she is currently out of the country on active military duty Applicant may be misusing the consumer's identity to obtain credit The consumer may have forgotten to remove the alert upon returning home 	<ul style="list-style-type: none"> Review Alert Notification found in the Special Messages section of the report Contact consumer directly at the telephone number listed in the Alert Notification before issuing credit, issuing a new card or increasing credit limit
Initial Fraud Alert on file	The consumer's file with TransUnion contains a statement indicating that the consumer could be the possible victim of fraud.	<ul style="list-style-type: none"> The consumer put a statement on file to alert credit grantors that he or she could potentially be the victim of fraud Applicant may be misusing the consumer's identity to obtain credit 	<ul style="list-style-type: none"> Review Alert Notification found in the Special Messages section of the report Contact consumer directly at the telephone number listed in the Alert Notification before issuing credit, issuing a new card or increasing credit limit
Extended Fraud Victim Alert on file	The consumer's file with TransUnion contains a statement indicating that the consumer has submitted an ID Theft Report and is a victim of true name or credit fraud.	<ul style="list-style-type: none"> This consumer has been a victim of fraud and has filed an identity theft report. Applicant may be misusing the consumer's identity to obtain credit 	<ul style="list-style-type: none"> Review Alert Notification found in the Special Messages section of the report Contact consumer directly at the telephone number listed in the Alert Notification before issuing credit, issuing a new card or increasing credit limit

HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
<p>Address ... SSN ... Telephone Number ... Reported Used in True Name or Credit Fraud</p>	<p>Address, Social Security number (SSN) or Telephone Number matches an address, SSN or telephone number identified as being used in a true name or credit fraud.</p>	<ul style="list-style-type: none"> • Someone may be misusing the consumer's identity • Applicant may be misusing application information to create a new identity or to obtain credit under another's legitimate identity • Applicant may be reusing information used in a previous fraud 	<ul style="list-style-type: none"> • Verify accuracy of operator input • Contact consumer using information on application • Verify other information on application <ul style="list-style-type: none"> - Employment - Credit references from financial institutions or other creditors
<p>SSN Used in Death Benefits Claim for <u>John Consumer</u>. DOB: 01/01/1950. DOC: <u>02/02/1990</u>. ZIP Code Where Benefits Were Paid is <u>60657</u>, Most Likely <u>Chicago, IL</u>. ZIP Code Last Residence is <u>60657</u>, Most Likely <u>Chicago, IL</u></p>	<p>Social Security number (SSN) invalid. Person assigned that SSN is reported deceased by Social Security Administration (SSA). DOB= Date of Birth DOC= Date of Claim</p>	<ul style="list-style-type: none"> • Surviving spouse receiving death benefits from SSA may be using SSN of decedent • Applicant may be using SSN to commit fraud under another person's identity or to create new identity 	<ul style="list-style-type: none"> • Verify accuracy of operator input • Contact consumer using information on application <ul style="list-style-type: none"> - Verify that spouse is not using deceased spouse's SSN • Verify other information on application <ul style="list-style-type: none"> - Employment - Credit references from financial institutions or other creditors
<p>SSN Not Issued by the Social Security Administration</p>	<p>The Social Security Administration has not issued the Social Security number (SSN).</p>	<ul style="list-style-type: none"> • Applicant may be using Canadian SSN equivalent • Applicant may be using Employer Identification Number or Tax Payer ID issued by the IRS in place of a valid SSN • Applicant may be using the SSN to create a new identity 	<ul style="list-style-type: none"> • Verify accuracy of operator input • Contact consumer using information on application • Verify other information on application <ul style="list-style-type: none"> - Employment - Credit references from financial institutions or other creditors
<p>Address is a ... Mail Receiving/Forwarding Service Hotel/Motel/Temporary Residence Credit Correction Service Camp Site Secretarial Service Check Cashing Service Restaurant/Bar/Nightclub Storage Facility Airport/Airfield Truck Stop Commercial</p>	<p>Address matches a list of commercial, non-residential addresses on the High Risk Fraud Alert database.</p>	<ul style="list-style-type: none"> • Applicant may be in temporary residence • Applicant may be an employee or resident at commercial site • Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> • Verify accuracy of operator input • Verify address through other sources, such as White Pages, directory assistance, etc. • Verify other information of application <ul style="list-style-type: none"> - Telephone number: Contact applicant at telephone number - Employment - Credit references from financial institutions or other creditors

HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
<p>SSN Issued Within the Last (2, 5, 10) Years: Year Issued: <u>1992-1993</u>; State: HI, (Est. Age Obtained <u>16 to 18</u>)</p>	<p>Social Security number (SSN) has been issued within the range shown in the message, either in the last 2, 5 or 10 years.</p> <p>Estimated Age Obtained is calculated by comparing the year(s) issued to a date of birth included on input or found on a file. The estimate may be a negative number.</p>	<ul style="list-style-type: none"> • Applicant may be a recent immigrant to the United States • Applicant may be using Canadian SSN equivalent • Applicant may be using Employer Identification Number issued by the IRS in place of a valid SSN • Applicant may be using a minor's SSN • Applicant may be using SSN to create a new identity • Negative estimated age obtained may indicate misuse of an SSN 	<ul style="list-style-type: none"> • Verify accuracy of operator input • Compare Date of Birth on application to Estimated Age Obtained <ul style="list-style-type: none"> - Check for negative number indicating an SSN was issued before date of birth - Check for recent year issued and year range selected (2, 5, or 10) - May indicate use of minor's SSN or an SSN issued late in life • Verify other information on application <ul style="list-style-type: none"> - Employment - Credit references from financial institutions or other creditors
<p>SSN Issued: <u>1965-1966</u>; State: <u>IL</u>, (Est. Age Obtained: <u>14 to 16</u>)</p>	<p>Social Security number (SSN) has been issued in the year(s) and state shown in the message.</p> <p>Estimated Age Obtained is calculated by comparing the year(s) issued to a date of birth included on input or found on a file.</p> <p>The estimate may be a negative number.</p>	<ul style="list-style-type: none"> • Applicant may be a recent immigrant to the United States • Applicant may be using Canadian SSN equivalent • Applicant may be using Employer Identification Number issued by the IRS in place of a valid SSN • Applicant may be using a minor's SSN • Applicant may be using SSN to create a new identity • Negative estimated age obtained may indicate misuse of an SSN 	<ul style="list-style-type: none"> • Verify accuracy of operator input • Compare Date of Birth on application to Estimated Age Obtained <ul style="list-style-type: none"> - Check for negative number indicating an SSN was issued before date of birth - Check for recent year issue - May indicate use of minor's SSN or an SSN issued late in life • Verify other information on application <ul style="list-style-type: none"> - Employment - Credit references from financial institutions or other creditors

HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
<p>Address is a ... Correctional Institution Hospital or Clinic Nursing Home Institutional</p>	<p>Address matches a list of institutional, non-residential addresses on the High Risk Fraud Alert database.</p>	<ul style="list-style-type: none"> • Applicant may be in temporary residence or incarcerated • Applicant may be an employee at a residential institution • Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> • Verify accuracy of operator input • Verify address through other sources, such as White Pages, directory assistance, etc. • Verify other information on application <ul style="list-style-type: none"> - Telephone number: Contact applicant at telephone number - Employment - Credit references from financial institutions or other creditors
<p>Address is a ... U.S. Post Office Governmental</p>	<p>Address matches a list of governmental, non-residential addresses on the High Risk Fraud Alert database.</p>	<ul style="list-style-type: none"> • Applicant may be renting a P.O. Box • Applicant may be in temporary residence or an employee at a governmental site • Applicant may be misusing governmental address to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> • Verify accuracy of operator input • Verify address through other sources, such as White Pages, directory assistance, etc. • Verify other information on application <ul style="list-style-type: none"> - Telephone number: Contact applicant - Employment - Credit references from financial institutions or other creditors
<p>Telephone Number is a(n) ... Answering Service Cellular Telephone Public/Pay Telephone Commercial Institutional Governmental</p>	<p>Telephone Number matches a list of various non-residential telephone numbers on the High Risk Fraud Alert database.</p>	<ul style="list-style-type: none"> • Applicant may be in temporary residence • Applicant may be misusing non-residential telephone number to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> • Verify accuracy of operator input • Contact consumer using information on application • Verify telephone number through other sources, such as White Pages, directory assistance, etc. • Verify other information on application <ul style="list-style-type: none"> - Employment - Credit references from financial institutions or other creditors
<p>Address ... SSN ... Telephone Number ... Reported Misused and Requires Further Investigation</p>	<p>Address, Social Security number (SSN) or Telephone Number matches address, SSN or telephone number on High Risk Fraud Alert file that was reported used in a potential or known fraud.</p>	<ul style="list-style-type: none"> • Applicant may be a victim of someone misusing his or her identity • Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> • Verify accuracy of operator input • Contact consumer using information on application • Verify address through other sources, such as White Pages, directory assistance, etc. • Verify other information on application <ul style="list-style-type: none"> - Employment - Credit references from financial institutions

HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
Address is a Multi-Unit Building Reported Misused and Requires Further Investigation	Address matches multi-unit building address, such as an apartment building address, on High Risk Fraud Alert file that was reported used in a potential or known fraud.	<ul style="list-style-type: none"> Applicant may be a victim of someone misusing his or her identity Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact consumer using information on application Verify address through other sources, such as White Pages, directory assistance, etc. Verify other information on application <ul style="list-style-type: none"> Employment Credit references from financial institutions or other creditors
Address ... SSN ... Telephone Number ... Reported as Suspicious	Address, Social Security number (SSN) or Telephone Number matches an address, SSN or telephone number on the High Risk Fraud Alert file that could not be verified when it was used on a previous application.	<ul style="list-style-type: none"> Applicant may be a victim of someone misusing his or her identity Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact consumer using information on application Verify address through other sources, such as White Pages, directory assistance, etc. Verify other information on application <ul style="list-style-type: none"> Employment Credit references from financial institutions or other creditors
Address is a Multi-Unit Building Reported as Suspicious	Address matches multi-unit building address on High Risk Fraud Alert file, such as an apartment building address, that could not be verified when it was used on a previous application.	<ul style="list-style-type: none"> Applicant may be a victim of someone misusing his or her identity Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact consumer using information on application Verify address through other sources, such as White Pages, directory assistance, etc. Verify other information on application <ul style="list-style-type: none"> Employment Credit references from financial institutions or other creditors
SSN is Reported Deceased	Social Security number associated with deceased person.	<ul style="list-style-type: none"> Applicant may be using SSN to commit fraud under another person's identity or to create a new identity 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact consumer using information on application Verify other information on application <ul style="list-style-type: none"> Employment Credit references from financial institutions

HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
<p>Input Address has been Used # Times in the Last (30, 60, 90) Days Input SSN has been Used # Times in the Last (30, 60, 90) Days</p>	<p>The address or Social Security number (SSN) was used on multiple TransUnion inquiries within the listed time frame.</p>	<ul style="list-style-type: none"> · Applicant may be applying for new credit · Members of the applicant’s household may be applying for credit · Someone other than the applicant may be using the address/SSN to commit a fraud 	<ul style="list-style-type: none"> · Confirm recent credit activity with consumer · Look for discrepancies between the two messages: <ul style="list-style-type: none"> - If the address counter is larger than the SSN counter, verify if the other members of the applicant’s household have recently applied for credit - If the SSN counter is larger than the address counter, applicant should be contacted because he or she may be a fraud victim · Compare to Inquiry section of the Credit Report <ul style="list-style-type: none"> - If all numbers are equal, applicant may be legitimately attempting to increase his or her amount of credit - Look for inquiries which have not generated new tradelines
<p>Address, SSN, or Telephone Number Reported by More Than One Source</p>	<p>More than one subscriber has previously reported at least one of the input or file elements as suspicious.</p>	<ul style="list-style-type: none"> · Applicant may have been a victim of an account takeover · A fraud perpetrator may have used some of the input or file information to fraudulently obtain credit · Applicant may be attempting to obtain credit fraudulently 	<ul style="list-style-type: none"> · Verify accuracy of operator input · Evaluate other High Risk Fraud Alert messages; proceed with recommended action given under those messages <p>Note: generally, this message will appear in conjunction with other High Risk Fraud Alert messages, and will provide a stronger indication of potential fraud</p>
<p>Input Address(es), SSN, and/or Telephone Number Reported Together in Suspected Misuse</p>	<p>At least two of the input elements were used together in suspected or confirmed fraud.</p>	<ul style="list-style-type: none"> · Applicant may have been a victim of an account takeover · Applicant may be attempting to obtain credit fraudulently 	<ul style="list-style-type: none"> · Verify accuracy of operator input · Contact applicant; attempt to determine if applicant has previously been a victim of fraud

HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
<p>Address has been Reported More Than Once <i>(up to 10 unit #s or POB #s can be appended to the message)</i></p>	<p>The address is a multi-unit building or a rural route, and the address has previously been reported to High Risk Fraud Alert as questionable.</p>	<ul style="list-style-type: none"> Same street address reported to High Risk Fraud Alert with more than one apartment or P.O. Box number 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact consumer and verify information Examine unit numbers/P.O. Box numbers appended to end of message, looking for possible fraud trends
<p>Input SSN Associated with Additional Subjects Not Displayed or Returned</p>	<p>The TransUnion database links the input Social Security number (SSN) to more than one consumer file.</p>	<ul style="list-style-type: none"> Person other than the applicant may have used this SSN improperly Applicant may have intentionally used the SSN in fraudulent activity 	<ul style="list-style-type: none"> Verify accuracy of operator input Are other High Risk Fraud Alert messages provided? <ul style="list-style-type: none"> Look for inconsistencies (e.g. SSN Used in Death Benefits Claim message will indicate the decedent's name) Contact consumer and verify application information Pull a TransUnion SSN Search or SSN Report for a full list of all consumers linked to the SSN on the TransUnion database
<p>Address ... SSN ... Telephone Number ... Requires Further Investigation</p>	<p>Address, Social Security number (SSN) or Telephone Number matches information on the High Risk Fraud Alert database.</p>	<ul style="list-style-type: none"> Applicant may be a victim of someone misusing his or her identity Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact consumer using information on application Verify address through other sources, such as White Pages, directory assistance, etc. Verify other information on application <ul style="list-style-type: none"> Employment Credit references from financial institutions or other creditors

HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE

High Risk Fraud Alert Message	What Does it Mean?	Why Was it Generated?	Suggested Actions
Address is a Multi-Unit Building	Address matches address of multi-unit building, such as apartment building address, on the High Risk Fraud Alert database.	<ul style="list-style-type: none"> · Applicant may be a victim of someone misusing his or her identity · Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> · Verify accuracy of operator input · Contact consumer using information on application · Verify address through other sources, such as White Pages, directory assistance, etc. · Verify other information on application <ul style="list-style-type: none"> - Employment - Credit references from financial institutions or other creditors
SSN May Have Been Issued in Error	SSN may have been issued to more than one person. SSN may have been assigned to one region, but issued in another region.	<ul style="list-style-type: none"> · Applicant may be misusing application information to create new identity or to obtain credit under another's legitimate identity 	<ul style="list-style-type: none"> · Verify accuracy of operator input · Contact consumer using information on application · Verify address through other sources, such as White Pages, directory assistance, etc. · Verify other information on application <ul style="list-style-type: none"> - Employment - Credit references from financial institutions or other creditors
Clear for All Searches Performed	None of the processed High Risk Fraud Alert searches generated an indication of potential fraud.		<ul style="list-style-type: none"> · Continue processing the application

HIGH RISK FRAUD ALERT AND ID MISMATCH ALERT MESSAGE GUIDE

ID Mismatch Alert Message	Possible Explanations	Suggested Actions
ID Mismatch Alert: (#) Inquiries in last # days	<p>Legitimate:</p> <ul style="list-style-type: none"> Applicant's lifestyle change prompted need for multiple accounts <p>To Be Verified:</p> <ul style="list-style-type: none"> Applicant used "shotgun" approach to obtain as much credit as possible 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact applicant to review need and ability to pay
ID Mismatch Alert: Current input address does not match file address(es)	<p>Legitimate:</p> <ul style="list-style-type: none"> Operator made data entry error Applicant has recently moved to a new address <p>To Be Verified:</p> <ul style="list-style-type: none"> Applicant used another's identity 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact applicant to review information
ID Mismatch Alert: Previous input address does not match file address(es)	<p>Legitimate:</p> <ul style="list-style-type: none"> Operator made data entry error <p>To Be Verified:</p> <ul style="list-style-type: none"> Applicant used another's identity 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact applicant to review information
ID Mismatch Alert: Input surname does not match file surname	<p>Legitimate:</p> <ul style="list-style-type: none"> Maiden name <p>To Be Verified:</p> <ul style="list-style-type: none"> Subject uses alias 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact applicant to review last name information
ID Mismatch Alert: Input subject SSN does not match file SSN	<p>Legitimate:</p> <ul style="list-style-type: none"> Operator made data entry error <p>To Be Verified:</p> <ul style="list-style-type: none"> Applicant used a fictitious Social Security number 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact applicant to review Social Security information
ID Mismatch Alert: Input spouse SSN does not match file SSN	<p>Legitimate:</p> <ul style="list-style-type: none"> Operator made data entry error <p>To Be Verified:</p> <ul style="list-style-type: none"> Applicant used a fictitious Social Security number 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact applicant to review Social Security information
ID Mismatch Alert: Current input ZIP code invalid	<p>Legitimate:</p> <ul style="list-style-type: none"> Operator made data entry error <p>To Be Verified:</p> <ul style="list-style-type: none"> Applicant used an incorrect or fictitious ZIP code 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact applicant to review ZIP code information
ID Mismatch Alert: Previous input ZIP code invalid	<p>Legitimate:</p> <ul style="list-style-type: none"> Operator made data entry error <p>To Be Verified:</p> <ul style="list-style-type: none"> Applicant used an incorrect or fictitious ZIP code 	<ul style="list-style-type: none"> Verify accuracy of operator input Contact applicant to review ZIP code information