

# Sample Report

Is the most common and standard type of report accessed. Contains information from credit grantors, courts, and collection agencies regarding the historical loans by the consumer.

## EXPERIAN Credit Profile Report

EXPERIAN

701 Experian Parkway P.O.Box 2002

Allen, TX 75013-0036

1-888-397-3742

Date Reported: 3/31/2004

### Personal Information

**Name:** PHILLIP L BUTLER **Date of Birth:** 1947

**SSN:** 077-46-6029 **Phone:**

#### On File Since:

**Address:** 222 WASHINGTON BLVD

OAK PARK IL 603024171

**Reported On:** 7/1/1992; Reported via A/R tape

**Last Subcode:** 2981248

**Address:** 3019 NW 87TH ST

MIAMI FL 331473747

**Reported On:** 12/1/2000; Reported via A/R tape, but different from inquiry

**Address:** 41 RIVER TERRACE

NEW YORK NY 10282

**Reported On:** 3/1/2003; Reported via A/R tape, but different from inquiry

### Report Summary

<b>Total # of Trades:</b>	36	<b>30 Days:</b>	1	<b>Accounts Balance:</b>	\$9,459
<b>Current Trades:</b>	26	<b>60 Days:</b>	2	<b>Mnthly Payment:</b>	\$69
<b>Unrated Trades:</b>	2	<b>90+ Days:</b>	4	<b>Credit Limit:</b>	\$79,322
<b>Curr Neg Trades:</b>	4	<b>Inquiries:</b>	1	<b>High Credit:</b>	\$237,375
<b>Hist Neg Trades:</b>	6	<b>Inq. last 6 mnths:</b>	0	<b>Total Real Est. Bal.:</b>	\$0
<b>No. of Accts Paid:</b>	14	<b>Public Records:</b>	0	<b>Total Rev. Bal.:</b>	\$9,275
<b>Curr Past Due:</b>	4	<b>Collections:</b>	10	<b>Tot. Installment Bal.:</b>	\$184
<b>Amount Past Due:</b>	\$969	<b>Oldest Trade:</b>	3/1/1980	<b>Available %:</b>	95

### Fraud Advisor

FACS+ Message: Inquiry address message

FACS+ Message Text: CKPT: BUSINESS SERVICE ON FACS+ FILE/SWANSON CREATIVE/222 WASHINGTON BLVD/OAK PARK IL

60302/708.848.6612

FACS+ SOCIAL COUNTER: Social has been used 0 times since

FACS+ SOCIAL ERROR: Not applicable

FACS+ ADDRESS COUNTER: Address has been used 0 times since 12/1/2003

FACS+ ADDRESS ERROR: Indicates that no error conditions occurred

Inquiry address identified as non-residential

## Collections

<u>Member Number</u>	<u>Industry Code</u>	<u>Date Reported</u>	<u>Amount</u>
<u>Creditor</u>	<u>Account Number</u>	<u>Date Verified</u>	<u>Balance</u>
<u>Status</u>		<u>Date Closed</u>	
<u>Narratives</u>			
OTHER COLLECTION AGENC/6980069	Other Collection Agencies	3/28/2003	\$32
NCO/KEYPOINT EMERGENCY PHYSICI	5448CGGB3	3/28/2003	\$32
(93)Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department.		-	
OTHER COLLECTION AGENC/6980069	Other Collection Agencies	3/28/2003	\$48
NCO/KEYPOINT EMERGENCY PHYSICI	5456DD3C8	3/28/2003	\$48
(93)Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department.		-	
I C SYSTEM INC/2980024	Other Collection Agencies	7/24/2002	\$104
FLORIDA KEYS RADIOLOGY ASSOC	4197D3934C	7/24/2002	\$104
(93)Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department.		-	
I C SYSTEM INC/2980024	Other Collection Agencies	7/2/2002	-
FLORIDA KEYS RADIOLOGY ASSOC	4197BB6G46	7/2/2002	-
(00)No status.		-	
Account in dispute-reported by subscriber			
I C SYSTEM INC/2980024	Other Collection Agencies	3/24/2002	-
FLORIDA KEYS RADIOLOGY ASSOC	41976689D8	3/24/2002	-
(00)No status.		-	
Account in dispute-reported by subscriber			
KCA FINANCIAL SVCS/2981248	Other Collection Agencies	12/1/2002	\$133
FOX VALLEY PATHOLOGY & NUC.	274D8C98	12/1/2002	-
(62)Paid account/was a collection account, insurance claim or government claim or was terminated by default.		-	
KCA FINANCIAL SVCS/2981248	Other Collection Agencies	12/1/2002	\$836
FOX VALLEY PATHOLOGY & NUC.	2764CAA6	12/1/2002	-
(62)Paid account/was a collection account, insurance claim or government claim or was terminated by default.		-	
KCA FINANCIAL SVCS/2981248	Other Collection Agencies	12/1/2002	\$815

PROVENA MERCY CENTER	25CAAD49	12/1/2002	-
(62)Paid account/was a collection account, insurance claim or government claim or was terminated by default. -			
KCA FINANCIAL SVCS/2981248	Other Collection Agencies	12/1/2002	\$138
FOX VALLEY PATHOLOGY & NUC.	27D39D49	12/1/2002	-
(62)Paid account/was a collection account, insurance claim or government claim or was terminated by default. -			
KCA FINANCIAL SVCS/2981248	Other Collection Agencies	12/1/2002	\$1,336
FOX VALLEY PATHOLOGY & NUC.	274D8CAB	12/1/2002	-
(62)Paid account/was a collection account, insurance claim or government claim or was terminated by default. -			

## Trade Lines

<u>Firm Name/ID</u>	<u>Opened</u>	<u>Credit Limit</u>	<u>Balance</u>	<u>MoPmnt</u>	<u>30</u>	<u>60</u>	<u>90</u>
<u>Account Number</u>	<u>Reported</u>	<u>High Credit</u>	<u>Past Due</u>	<u>MoRep</u>	<u>Pattern</u>		
<u>KOB</u>	<u>Acct.</u>	<u>Chargeoff</u>	<u>Orig.</u>	<u>Date Closed</u>			
<u>Status</u>	<u>Type</u>	<u>Lst.</u>	<u>Closed</u>	<u>Owner</u>	<u>Terms</u>		
		<u>Paymnt.</u>	<u>Ind</u>				
<b>MBNA AMERICA BANK NA/1230206</b>	4/1/2000	\$16,100	\$6,703	-	1	1	4
532901699949BAD3	4/16/2003	-	\$879	37	9544321CCCCC		
Bank (Credit Card, Terms REV)	Revolving	6703	-	-	CCCCCCCCCCC		
(97)Unpaid balance reported as a loss by credit grantor.		7/28/2002	closed	Individual	Revolving		
<b>HHL D BANK/3279025</b>	11/1/1996	\$6,300	\$0	-	0	0	0
5437000300A949AG	12/28/2003	\$5,081	-	86	B00000-000CC0		
Bank (Credit Card, Terms REV)	Revolving	-	-	-	000---CCCCC		
(11)This is an account in good standing.		3/21/2003	closed	Joint Account	Revolving		
Credit line closed-grantor request-reported by subscriber							
<b>FIRST USA BANK/1233910</b>	2/1/1992	\$4,000	\$0	-	0	0	0
4673641G8AD33	7/12/2000	\$4,300	-	99	BNNNNNNNNNNNN		
Bank (Credit Card, Terms REV)	Revolving	-	-	-	NNNNNNNNNNNN		
(11)This is an account in good standing.		2/7/1995	closed	Joint Account	Revolving		
Credit line closed-consumer request-reported by subscriber							
<b>MID AMERICA FEDERAL S&amp;/2880746</b>	7/1/1991	-	-	-	0	0	0
500311643A39	12/28/2000	\$109,000	-	99	BCCCCCCCCCCC		
Saving (Conventional Real Estate Loan, Including Purchase Money First)	Installment	-	109000	-	CCCCCCCCCCCC		
(12)Account/paid satisfactorily.		-	closed	Joint Account	180		
<b>ASSOC INVESTMENT CORP/2546000</b>	8/1/1988	\$3,800	-	-	0	0	0
5897180706B669DD	9/28/2000	-	-	12	B00000000000		
Personal (Credit Card, Terms REV)	Revolving	-	-	-			
(12)Account/paid satisfactorily.		-	closed	Joint Account	Revolving		
Credit line closed-consumer request-reported by subscriber							
<b>OLD KENT BANK NA/2147400</b>	11/1/1998	-	\$0	-	0	0	0

600052500004D6DGG	3/26/1999	\$23,018	-	5	B			
All (Real Estate Mortgage - With Or Without Other Collateral. Usually A Second Mortgage)	Installment	-	23018	-				
(12)Account/paid satisfactorily.		-	closed	Joint Account	3			
<b>OLD KENT BANK NA/2147400</b>	8/1/1998	-	\$0	-	0	0	0	
600053500004D3436	12/17/1998	\$22,993	-	5	B			
All (Real Estate Mortgage - With Or Without Other Collateral. Usually A Second Mortgage)	Installment	-	22993	-				
(12)Account/paid satisfactorily.		-	closed	Joint Account	3			
<b>OLD KENT BANK NA/2147400</b>	5/1/1998	-	\$0	-	0	0	0	
60005350000499BBD	9/1/1998	\$22,943	-	4	B			
All (Real Estate Mortgage - With Or Without Other Collateral. Usually A Second Mortgage)	Installment	-	22943	-				
(12)Account/paid satisfactorily.		-	closed	Joint Account	3			
<b>MERCHANTS NATIONAL BAN/2123300</b>	3/1/1999	-	-	-	0	0	0	
4C4486D	10/28/2002	-	-	1	B			
All (Secured Loan)	Installment	-	-	-				
(13)Paid account/zero balance.		-	closed	Joint Account	1			
<b>MBNA AMERICA BANK NA/1230206</b>	10/1/2000	\$8,500	\$0	-	0	0	0	
532900061339G848	3/18/2004	\$5,455	-	42	NNNNNNNNNNNNNN			
Bank (Credit Card, Terms REV)	Revolving	-	-	-	NNNNN0CCCCC			
(11)This is an account in good standing.		7/28/2002	open	Authorized User	Revolving			
<b>FIRST USA BANK/1233910</b>	12/1/1987	\$7,000	\$0	-	0	0	0	
4678015C9G3CG	3/11/2004	\$6,900	-	99	NNNNNNNNNNNNNO			
Bank (Credit Card, Terms REV)	Revolving	-	-	-	000000000000			
(11)This is an account in good standing.		7/20/2001	open	Joint Account	Revolving			
<b>FIRST USA BANK N A/1260958</b>	11/1/2001	\$5,700	\$0	-	0	0	0	
441712914136GCAB	3/11/2004	\$5,700	-	28	NN000000000000			
Bank (Credit Card, Terms REV)	Revolving	-	-	-	00000000CCCC			
(11)This is an account in good standing.		5/6/2002	open	Authorized User	Revolving			
<b>FIRST USA BANK N A/1260958</b>	9/1/2001	\$7,500	\$0	-	0	0	0	
441712914133BC8C	3/11/2004	\$7,500	-	30	NN000000000000			
Bank (Credit Card, Terms REV)	Revolving	-	-	-	000000CCCCC			
(11)This is an account in good standing.		7/3/2002	open	Authorized User	Revolving			
<b>CHASE/1290138</b>	2/1/2002	\$2,500	\$0	-	0	0	0	
526031066068998C	3/7/2004	\$930	-	25	NN00000000000C			
Bank (Credit Card, Terms REV)	Revolving	-	-	-	CC000CCCCC00			
(11)This is an account in good standing.		7/24/2002	open	Authorized User	Revolving			
<b>DISCOVER FINANCIAL SVC/3276502</b>	6/1/1992	-	\$0	-	0	0	0	
6011007949446836	3/5/2004	\$6,187	-	99	NN0CCCC000000			
Bank (Credit Card, Terms REV)	Revolving	-	-	-	00000CCCCC			

(11)This is an account in good standing.		6/20/2003	open	Joint Account	Revolving			
<b>FIRST USA BANK N A/1260958</b>	12/1/2001	\$6,500	\$0	-	0	0	0	
4417123211448B6G	3/3/2004	\$6,500	-	28	NN0000000000			
Bank (Credit Card, Terms REV)	Revolving	-	-	-	0000CCCCCCC			
(11)This is an account in good standing.		7/27/2002	open	Joint Account	Revolving			
<b>JOSEPH SPIESS/HSB/2372601</b>	12/1/1987	\$800	\$0	-	0	0	0	
77522601266CD449	1/25/2004	\$113	-	99	N-NNN-NN-N000			
Complete (Revolving Charge Account)	Revolving	-	-	-	000000000000			
(11)This is an account in good standing.		-	open	Individual	Revolving			
<b>CITI/1260847</b>	11/1/2000	-	\$2,463	\$29	0	0	0	
412800327866G896	12/28/2003	-	-	38	CCCCCCCCCCCC			
Bank (Credit Card, Terms REV)	Revolving	-	-	-	CCCCCCCCCCCC			
(11)This is an account in good standing.		12/4/2003	open	Authorized User	Revolving			
<b>DISCOVER FINANCIAL SVC/2207570</b>	6/1/2000	\$6,750	\$0	-	0	0	0	
6011900145B46DA6	3/15/2003	-	-	23	000000000000			
Bank (Credit Card, Terms REV)	Revolving	-	-	-	0000000000			
(11)This is an account in good standing.		-	open	Authorized User	Revolving			
<b>JC PENNEY/MCCBG/1345441</b>	8/1/2001	-	\$0	-	0	0	0	
226789389G84	8/22/2002	\$94	-	14	0CCC000000000			
Complete (Revolving Charge Account)	Revolving	-	-	-	0			
(11)This is an account in good standing.		7/11/2002	open	Joint Account	Revolving			
<b>JC PENNEY/MCCBG/2300028</b>	6/1/1981	-	\$0	-	0	0	0	
3615163BCD64	7/7/2000	\$378	-	99	NNN-NNNNNNNNNN			
Complete (Installment Sales Contract)	Installment	-	378	-	NNNNNNNNNNNN			
(11)This is an account in good standing.		11/21/1992	open	Individual	25			
<b>HHLDBANK/3200714</b>	1/1/1997	-	\$109	\$40	0	1	0	
54080128108GC63A	12/3/1998	\$6,279	\$10	73	2-----CCCC			
Bank (Credit Card, Terms REV)	Revolving	-	-	-	CCCCCCCCCCCC			
(21)Consumer reported as deceased.		8/4/2002	open	Deceased	Revolving			
<b>WFNNB/LANE BRYANT/2342926</b>	11/1/1997	\$250	\$0	-	0	0	0	
767GD9B64	7/19/2000	\$151	-	33	N--NNCCNNNNNN			
Spetiality (Revolving Charge Account)	Revolving	-	-	-	NNNNNNNNNNNN			
(11)This is an account in good standing.		4/13/1998	open	Individual	Revolving			
<b>JC PENNEY/MCCBG/2300028</b>	6/1/1981	-	\$0	-	0	0	0	
3615163BCD84	7/7/2000	\$309	-	99	NNN-NNNNNNNNNN			
Complete (Revolving Charge Account)	Revolving	-	-	-	NNNNNNNNNNNN			
(11)This is an account in good standing.		2/20/1998	open	Individual	Revolving			
<b>NEIMAN MARCUS/3390247</b>	12/1/1991	-	\$0	-	0	0	0	
41087074473CG4D8	7/2/2000	-	-	99	NNNNNNNNNNNN			
Miscellaneous (Revolving Charge Account)	Revolving	-	-	-	NNNNNNNNNNNO			
(11)This is an account in good standing.		-	open	Joint Account	Revolving			

<b>NBGL-CARSONS/2390437</b>	1/1/1992	\$2,000	\$0	-	0	0	0
70009CB8G3	7/1/2000	-	-	99	NNNNNNNNNNNNNN		
Complete (Revolving Charge Account)	Revolving	-	-	-	NNNNNNNNNNNNNN		
(11)This is an account in good standing.		-	open	Joint Account	Revolving		
<b>BERGNER/2390445</b>	3/1/1980	\$1,622	\$0	-	0	0	0
981568A638	7/1/2000	\$102	-	99	NNNNNNNNNNNNNN		
Miscellaneous (Revolving Charge Account)	Revolving	-	-	-	NNNNNNNNNNNNNN		
(11)This is an account in good standing.		-	open	Individual	Revolving		
<b>KOHL/CRSI/1391594</b>	12/1/1997	-	\$0	-	0	0	0
62180207B6464C	6/28/2000	-	-	31	NNNNNNNNNNNNNN		
Complete (Credit Card, Terms REV)	Revolving	-	-	-	NNNNNNNNNNNNNN		
(11)This is an account in good standing.		-	open	Joint Account	Revolving		

## Inquiries

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>	<u>Market</u>	<u>Submarket</u>	<u>KOB</u>
5/17/2002	EXECUTIVE REPORT SVCS	FR0980711	Unknown amount			Mortgage Reporters

## Account Detail

<u>Number</u>	<u>Name</u>	<u>Phone</u>	<u>Address</u>
2546000	ASSOC INVESTMENT CORP	BYMAILONLY	PO BOX 3055 SALT LAKE CITY, UT84110
2390445	BERGNER	8006280679	140 W INDUSTRIAL DR ELMHURST, IL60126
1290138	CHASE	8003565555	100 DUFFY AVE HICKSVILLE, NY11801
1260847	CITI	BYMAILONLY	PO BOX 6500 SIOUX FALLS, SD57117
2207570	DISCOVER FINANCIAL SVC	BYMAILONLY	P O BOX 15874 WILMINGTON, DE19886
3276502	DISCOVER FINANCIAL SVC	BYMAILONLY	PO BOX 15316 WILMINGTON, DE19850
0980711	EXECUTIVE REPORT SVCS	8012626766	4911 S 900 E SALT LAKE CITY, UT84117
1233910	FIRST USA BANK	8009559900	FCC NATL BK 300 KING ST WILMINGTON, DE19801
1260958	FIRST USA BANK N A	8009559900	1001 JEFFERSON PLAZA WILMINGTON, DE19701
3200714	HHLD BANK		PO BOX 98706 LAS VEGAS, NV89193

3279025	HHLDBANK	BYMAILONLY	PO BOX 98706 LAS VEGAS, NV89193
2980024	I C SYSTEM INC	6514816333	PO BOX 64378 SAINT PAUL, MN55164
1345441	JC PENNEY/MCCBG	BYMAILONLY	PO BOX 12836 PITTSBURGH, PA15241
2300028	JC PENNEY/MCCBG	5135955100	PO BOX 27570 ALBUQUERQUE, NM87125
2372601	JOSEPH SPIESS/HSB	BYMAILONLY	PO BOX 9102 GRAY, TN37615
2981248	KCA FINANCIAL SVCS	6302322545	628 NORTH ST GENEVA, IL60134
1391594	KOHL'S/CRSI	5166732407	245 OLD COUNTRY RD MELVILLE, NY11747
1230206	MBNA AMERICA BANK NA	BYMAILONLY	400 CHRISTIANA ROAD NEWARK, DE19713
2123300	MERCHANTS NATIONAL BAN	7088968531	34 S BROADWAY AURORA, IL60505
2880746	MID AMERICA FEDERAL S&	6304201001	1001 S WASHINGTON ST NAPERVILLE, IL60540
2390437	NBGL-CARSONS	8006280679	140 W INDUSTRIAL DR ELMHURST, IL60126
3390247	NEIMAN MARCUS	BYMAILONLY	PO BOX 729080 DALLAS, TX75372
2147400	OLD KENT BANK NA	7089415200	105 S YORK RD ELMHURST, IL60126
6980069	OTHER COLLECTION AGENC	8007098613	515 PENNSYLVANIA AVE FORT WASHINGTON, PA19034
2342926	WFNNB/LANE BRYANT	BYMAILONLY	4590 E BROAD ST COLUMBUS, OH43213

## Warning Messages

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Reported via A/R tape, but different from inquiry

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