

ACROFILE[®]

1 BEACON®:
A credit scoring system that identifies creditworthy customers and predicts the likelihood of serious delinquency within 24 months; additional credit scores are available — see page 3 for details

2 SAFESCAN®:
A national fraud warning database that alerts you to fraudulent or potentially fraudulent information elements; includes year and state in which Social Security number was issued; additional fraud prevention and verification tools are available — see page 3 for details

3 CONSUMER REFERRAL MESSAGE:
Credit reporting agency address and telephone number for consumer contact; to be used on adverse action or declination letters

4 SINCE:
Date file was established

5 FAD:
Date of most recent activity on file

6 FN:
File number for Equifax internal use only

7 IDENTIFICATION:
Subject name
Current address, origin & date added to file
Telephone number(s), origin & date added to file
Former address, origin & date added to file
Second former address, origin & date added to file
Also known as (AKA)
Former name (FN)
Birth date, SSN, SSN verified - Yes (Y) or No (N)
(SSN has been verified through major Equifax reporting customers, not the Social Security Administration)

8 EMPLOYMENT:
ES—(Employment Subject)
EF—(Employment Former)
E2—(Employment Second Former)
Position, firm, location, date employed, date verified, date left (available as reported)

9 SUMMARY OF FILE ITEMS:
07/82—Oldest open date of trade
09/01—Newest reported date of trade
PR/OI—YES-public records present in file
FB—NO-when file contains No information from credit reporting companies Not affiliated with Equifax
ACCTS: 7—File contains seven trade lines
HC— High credit range \$450-160K
4—ONES—Four trades in file coded 1
1—TWO— One trade in file coded 2
1—FIVE—One trade in file coded 5
1—OTHER—One trade in file with no code

10 PUBLIC RECORDS OR OTHER INFORMATION:
BKRPT—(Bankruptcy) date filed, court house customer number, case number and disposition date, liabilities, assets, exempt amount, filer, type, disposition and chapter number
COLL—(Collection) date reported, date assigned to collection agency, agency customer number, collection agency and agency's client, amount originally owed, balance, status, date of balance, whose account, account number
ST JD—(Satisfied Judgement) date filed, courthouse customer number, amount, defendant, case number, plaintiff, date verified, status, date satisfied

11 INQUIRIES:
INQS—Alert appears if three or more inquiries occurred within the past 90 days (or other customer-specified time frame). Customer name, customer number and date inquired are displayed; inquiries retained for two years

12 TRADE:
First Line:
FIRM/ID CODE—Name and customer number of reporting company
An asterisk (*) indicates trade information supplied by automated tape supplier
RPTD—Date item was reported
OPND—Date account was opened
H/C—High credit (For revolving accounts may indicate credit limit)
TRM—Monthly repayment amount or number of months or years
BAL—Balance owed as of reported date
P/D—Past due amount as of reported date

13 TYPE OF ACCOUNT:
R—Revolving account
O—Open account (30, 60 or 90 days)
I—Installment account

CS—Current Status of Account	
Code	Description
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; 5 or More Payments Past Due
7	Making Regular Payments Or Paid Under Wage Earner Plan Or Similar Arrangements
8	Repossession
9	Charged Off To Bad Debt

MR—Months reviewed

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

ACCOUNT NUMBER—Subject's account number with reporting company

14 TRADE:
Second Line:
30(03)60(01)90+(01)-Number of times account was 30, 60 or 90+ days late
07/01-R4, 06/01-R3, 05/01-R2-Exact dates of last two delinquencies plus most severe delinquency rating in last seven years
DLA 03/01-Date of last activity on the account

Third Line:
Narrative code(s) describes specific account conditions

15 SAFESCANNED: This file was accessed by a customer using SAFESCAN.

16 DATE FILE WAS ACCESSED

1 BEACON 96 SCORE: 577 00038/00002/00034/00013
SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
LEVEL OF DELINQUENCY ON ACCOUNTS
AMOUNT OWED ON DELINQUENT ACCOUNTS
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

2 *****
SAFESCAN WARNING:
INQUIRY ADDRESS HAS BEEN ASSOCIATED WITH MORE THAN ONE NAME OR SOCIAL SECURITY NUMBER.
THOROUGH VERIFICATION SUGGESTED.

SSN ISSUED- 79 STATE ISSUED- MI

3 *001 EQUIFAX INFORMATION SERVICES
P O BOX 740241 ATLANTA GA 30374-0241 800/685-1111

7 *CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238
9412, MAIN, ST, ATLANTA, GA, 30302, TAPE RPTD 07/00
TELEPHONE NUMBER (404)555-1212 TAPE RPTD 07/00
410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/99
46, KENNEDY, DR, DETROIT, MI, 48201 TAPE RPTD 03/96
****ALSO KNOWN AS-CCONSUMER, JACK****
****FORMER NAME-CONSUMER, QUINCY****
BDS-03/03/1961, SSS-900-00-0000 SSN VERIFIED: Y
01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA, 06/00
02 EF-ENGINEER, ACME MFG, SAN JOSE, CA
03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI

9 *SUM-07/82-09/01, PR/OI-YES, FB-NO, ACCTS:7, HC\$450-160K, 4-ONES, 1-TWO, 1-FIVE,
1-OTHER.

10 ***** PUBLIC RECORDS OR OTHER INFORMATION *****
04 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPT\$100,
INDIVID, PERSONAL, DISMSD CH-7
05 05/98 COLL 03/98 111YC363 ACB COLLECTIONS FOR DR JONES
AMT:\$532 BAL:\$300 PAYMENT DLA:11/97, I, 202012
06 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98

11 *INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01
BURDINES 111DC304 09/06/01 FRIEDMAN'S 111JA105 08/31/01
SUNTRUST 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00
SEARS 111DC304 10/11/99 EMPL 111UE502 10/08/99

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* FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER
SUNTRUST *111BB6875	09/01	07/01	2500	20	650		R1	02	J	86934 DLA 09/01
AMEXTRVLSV *1110N250	09/01	01/95	450	123	123		01	08	J	75250 DLA 09/01
WACH 111BB771	08/01	07/82	5000	135	4500		R1	99	I	27043 DLA 07/01
SEARS *111DC29	08/01	10/99	1478	30	903	155	R5	22	J	81750 DLA 03/01
30(03)60(01)90+(01) 07/01-R4, 06/01-R3, 05/01-R2										
ACCOUNT CLOSED BY CREDIT GRANTOR										
FORDMOTOR *111FA2982	03/98	02/93	12500	275	0		I1	60	I	02F16 DLA 03/98
AUTO LOAN										
WAMU *111FM1117	08/01	05/96	160K	1350	156K	1350	I2	63	J	85632 DLA 07/01
30(02)60(01)90+(00) 07/01-I2, 10/00-I3										
HOME LOAN										
WACH 111BB771	04/97	07/82	LOST OR STOLEN CARD							24567
&										

14 30(03)60(01)90+(01) 07/01-R4, 06/01-R3, 05/01-R2
15 END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01 16 SAFESCANDED

**PUBLIC RECORD OR OTHER INFORMATION
DISPLAY FORMATS, CODES & ABBREVIATIONS**

PR/OI DISPLAY FORMATS										
FIELD 1	KEY WORD	FIELD 3	FIELD 4	FIELD 5	FIELD 6	FIELD 7	FIELD 8	FIELD 9	FIELD 10	FIELD 11
Date Filed	JUDG ST JD	Court Number	Amount	Defendant	Case Number	Plaintiff	Date Verified	Status	Date Satisfied	
Date Filed	BKRPT WEP	Court Number	Case # & Disposition Date	Liabilities	Assets	Exempt Amount	Filer	Type	Disposition & Chapter	
Date Reptd	FORCL	Customer Number	Date Checked							
Date Filed	DV-FD/FL SP MT	Court Number	Case Number	Spouse	Date Verified					
Date Reptd	N/RES	Filer								
Date Filed	GARN	Court Number	Amount	Defendant	Case Number	Plaintiff Garnishee	Date Satisfied	Date Checked		
Date Filed	LIEN	Court Number	Case Number	Amount	Industry Code	Date Released	Date Verified			
Date Reptd	NPFC	Customer Number	Amount	Status	Date Settled	Date Checked				
Date Filed	FN ST SECLN	Court Number	Industry Code	Case Number	Maturity Date					
Date Reptd	COLL	Date Assgn	Agency ID	Client Name/No.	Original Amount	Balance	Status	Date of Balance	Whose Act. ECOA	Acct. No.

PR/OI DISPLAY ABBREVIATIONS		
JUDG — Abstract of Judgement	NPFC — Non-Profit Financial Counsellor	N/RES — Non-Responsibility
BKRPT — Bankruptcy	FN ST — Financial Statement	SECLN — Secured Loan
COLL — Collection	FORCL — Foreclosure	SP MT — Separate Maintenance
DV FD — Divorce Filed	GARN — Garnishment	ST JD — Satisfied Judgement
DV FL — Divorce Final	LIEN — Tax Lien	WEP — Wage Earner Plan

INDUSTRY CODES

A AUTOMOTIVE	FZ Miscellaneous	LF Fixture & Cabinet Cos.	RE Real Estate, Sales/Rent	W WHOLESALE
AF Farm Implement Dealers		LH Hardware Stores	RH Hotels	WA Automotive Supplies
AL Truck Dealers	G GROCERIES	LP Paint, Glass & Paper	RM Motels	WB Bldg. Supplies & Hardware
AN Automobile Dealers, New	GD Dairies	LY Lumber Yards	RZ Miscellaneous	WC Clothing & Dry Goods
AP Automotive Parts	GN Neighborhood Groc.	LZ Miscellaneous	S SPORTING GOODS	WD Drugs & Chemicals
AR Automotive Repair, Body Shops	GS Supermarkets	M MEDICAL & HEALTH	SB Boat & Marinas Sales/Serv.	WG Groceries & Related Products
AS Service Stations	GZ Miscellaneous	MB Dentists	SG Sporting Goods Stores	WH Home Furnishings
AT TBA Stores, Tire Dealers	H HOME FURNISHINGS	MC Chiropractors	SM Motorcycles & Bicycle Sales/Service	WM Machinery & Equipment
AU Automobile Dealers, Used	HA Appliance Sales/Serv.	MD Doctors & Clinics	SZ Miscellaneous	WZ Miscellaneous
AZ Miscellaneous	HC Carpets & Floor Coverings	MF Funeral Homes, Cemeteries	T FARM & GARDEN SUPPLIES	X ADVERTISING
B BANKS	HF Furniture, etc.	MH Hospitals	TC Chemical & Fertilizer Stores	XA Agencies
BB Banks	HM Music & Records	MO Osteopaths	TF Feed & Seed Stores	XM News Media
BC Bankcard	HT Television & Radio	MP Pharmacies & Drugs	TN Nursery & Landscaping	XZ Miscellaneous
C CLOTHING	HZ Miscellaneous	MS Optometrists, etc.	TZ Miscellaneous	Y COLLECTION SERVICES
CG General Clothing Stores	I INSURANCE	MV Veterinarians	U UTILITIES	YA ACB of A
CS Specialty — Shoe, Hat, etc.	IG General Insurance	MZ Miscellaneous	UC Coal & Wood Dealers	YC Others
CZ Miscellaneous	IL Life Insurance	O OIL & NAT'L CREDIT CARDS	UD Garbage & Rubbish Disposals	Z MISCELLANEOUS
D DEPT. & VARIETY	IZ Miscellaneous	OC Oil Companies	UE Electric Light & Power	ZB Reporting Agencies
DC Complete Dept. Stores	J JEWELRY & CAMERAS	ON Nat'l Credit Card Cos.	UF Fuel Oil Dealers	ZC Consumer Products
DM Mail Order Firms	JA Jewelers	OZ Miscellaneous	UG Gas — Natural & Bottled	ZD Authentication Products
DV Variety Stores	JC Cameras	P PERSONAL SERVICES	UT Telephone Cos.	ZR Retail, not elsewhere classified
DZ Miscellaneous	JZ Miscellaneous	PA Accountants, etc.	UW Water Cos.	ZS Services not elsewhere
F FINANCE	K CONTRACTORS	PB Barbers, Beauty Shops	UZ Miscellaneous	ZW Wholesale, not elsewhere
FA Automobile Financing	KG General	PD Dry Cleaning, Laundry	V GOVERNMENT	ZX CBR
FB Brokerage Firms	KI Home Improvement	PE Engineering, All Kinds	VC City & County	ZY CSI
FC Credit Unions	KS Sub-Contractors	PG Photographers	VF Federal	ZZ All Others — Business Machines, Catering, Vending Machines, Schools, Aircraft Leasing, Railroads, Clubs, Lodges, Shopping Centers, Travel Agencies
FF Sales Financing	KZ Miscellaneous	PL Legal & Related Services	VS State	
FM Mortgage Cos.	L LUMBER, BLDG. MATERIALS & HARDWARE	PZ Miscellaneous	VZ Miscellaneous	
FP Personal Loan Cos.	LA Air Conditioning, Plumbing, Electrical Sales/Service	R REAL ESTATE, HOTELS, ETC.		
FS Savings & Loan Assoc.		RA Apartments		
FY Factoring Companies				

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