

1	SSN ISSUED -65	STATE ISSUED- GA
2	* 001 EQUIFAX CREDIT INFORMATION SERVICES 1150 LAKE HEARN DRIVE STE 460 ATLANTA GA 30374-0241	- P O BOX 740241 800/685-1111
6	*CONSUMER, JOHN, Q, JR (3) SINCE 03/10/73 (4) FAD 06/22/98 9412, MAIN STREET, ATLANTA, GA, 30302, TAPE RPTD 07/97 TELEPHONE NUMBER (404)555-1212 CRT 07/93 410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/91 46, KENNEDY, DR, DETROIT, MI, DAT RPTD 01/86 ****ALSO KNOWN AS-CCONSUMER, ROBERT**** BDS-03/03/49, SSS-900-00-0000 SSN VER: Y	(5) FN-238
7	01 ES-ENGINEER, ACME MFG, ATLANTA, GA, EMP 06/93, VER 03/97 02 EF-ENGINEER, CENTRAL POWER, SAN JOSE, CA, LEFT 05/93 03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI, LEFT 05/91	
8	*SUM-04/73-07/98, PR/OI-YES, COLL-YES, FB-NO, ACCTS:10, HC\$450-87595, 6-ONES, 1-TWO, 1-THREE, 1-FIVE, 1-OTHER, HIST DEL- 1-TWO, 2-THREES, 1-FOUR.	
9	INQUIRY ALERT - SUBJECT SHOWS 4 INQUIRIES SINCE 05/98	
10	***** PUBLIC RECORDS OR OTHER INFORMATION ***** 04 07/95 BKRPT 111VF116, 95-453657, LIAB\$25600, ASSET\$10500, EXEMPT\$100, INDIVID, PE PERSONAL, DISMSD CH-7 05 05/97 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, VISA, SATISFIED, 08/97 *****	
11	***** COLLECTION ITEMS ***** LIST RPTD AMT/BAL DLA/ECOA AGENCY/CLIENT STATUS/SERIAL 04/97 11/97 \$532 11/97 111YC363 ACB COLLECTIONS UNPAID \$300 I DR JONES 202012 *****	
12	FIRM / IDENT CODE CS RPTD LIMIT HICR BAL \$ DLA MR (30-60-90+)MAX/DEL ECOA/ACCOUNT NUMBER OPND P/DUE TERM 24 MONTH HISTORY	
13	PROV BK MD*111ON192 R1 07/98 500 --- 440 06/98 99 J/86934 02/84 --- 25 ATL FIN VS*111FS26 R5 06/98 3000 --- 2832 02/98 75 (01-01-01) I/ 4453 03/92 700 140 432*****/***** ACCOUNT CLOSED BY CREDIT GRANTOR WACH IL *111BB771 R1 06/98 5000 --- 4500 05/98 71 I/432704567 07/92 --- 100 LORD & TAY*111DC151 R3 06/98 --- 478 356 04/98 57 (04-02-00) 06/94-R3 J/175 09/93 50 25 2*****2/*232***** SEARS *111DC29 R1 06/98 1000 --- 110 05/98 99 (01-01-00)07/93-R3 J/5540 04/73 --- 10 RICH'S *111DC24 R1 05/98 --- 615 0 01/93 99 I/ 974 10/73 --- 25 14 REVOLVING TOTALS 9500 1093 8238 750 300 AMEXTRVLSV*111ON259 01 06/98 --- 450 123 06/98 41 J/86934 01/95 --- 123 OPEN TOTALS --- 450 123 --- 123 HFC *111FP439 I1 05/98 --- 4200 933 11/97 28 C/12566843 01/96 --- 18M PAINE/WEBB*111FM1117 I2 05/98 --- 87595 37345 04/98 65 (01-00-00) I/7785632 12/92 750 750 *****/*2***** HOME LOAN INSTALLMENT TOTALS --- 91795 38278 750 750 15 GRAND TOTALS 9500 93338 46639 1500 1173 16 WACH IL 111BB771 08/96 --- --- --- 08/93 4567 07/92 LOST OR STOLEN CARD 17 *INQS-BURDINES 111DC304 06/22/98 HECHT CO 111DC2872 05/15/98 FRIEDMAN'S 111JA105 05/12/98 SUNTRUST 111FM6875 05/11/98 & 19 END OF REPORT EQUIFAX AND AFFILIATES - 07/31/98 18 SAFESCANNED	

1 SAFESCAN:
Optional fraud system. Year and state of residence when Social Security number was issued.

2 CONSUMER REFERRAL MESSAGE:
This is the address and phone number of the reporting agency. It is provided to assist you and the consumer in the event of adverse action.

3 SINCE:
Date file was established

4 FAD:
Date of last activity on file

5 FN:
FILE NUMBER for Equifax internal use only

6 IDENTIFICATION:
Subject name
Current address, telephone numbers, origin & date added to file
Former address
Second former address
Also known as
Birth date, SSN subject, SSN verified - Yes (Y) or No (N)
(According to Equifax rules; SSN has been verified through major Equifax customers. Social Security Administration will not verify SSN)

7 EMPLOYMENT:
ES—(Employment subject) position, firm, location, date employed, date verified
EF—(Employment former) position, firm, location, date left
E2—(Employment second former)

8 SUMMARY OF FILES ITEMS:
04/73—Oldest opening date of trade
07/98—Newest reporting date of trade
PR/OI—YES—File has public records
COLL—YES—File has collection items
FB—NO—When file contains no information from credit reporting companies not affiliated with Equifax
ACCTS: 10—File contains ten tradelines HC-HIGH CREDIT Range \$450-87,595
6—ONES—Six trades in file coded 1
1—TWO—One trade in file coded 2
1—THREE—One trade in file coded 3
1—FIVE—One trade in file coded 5
1—OTHER—One trade with no code
HIST DEL—(Historical delinquency)
Reflects the number of tradelines with the highest delinquency rating in either the Max/Del or 24-Month History

9 INQUIRY ALERT:
Alert appears if three or more inquiries occurred within the past 90 days.

10 PUBLIC RECORDS OR OTHER INFORMATION:
BKRPT (Bankruptcy) date filed, court number, case number, liabilities, assets, exempt amount, filer, type, intent—chapter number
ST JD—(Satisfied judgment) date filed, court number, amount, defendant, case number, plaintiff, date verified, status, date satisfied

11 COLLECTION ITEMS:
LIST—Date assigned to collection agency
RPTD—Date reported
AMT—Total amount of collection
BAL—Balance as of date rptd.
DLA—Date of last activity (payment to client)
ECO A—Equal Credit Opportunity Act designator
AGENCY—Collection agency member number
CLIENT—Customer the agency represents
STATUS—Last activity reported
SERIAL—Account serial number

12 TRADE:
First Line:
FIRM /ID CODE-Name and customer number of reporting company
*—Trade information from automated tape supplier

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; Not More Than 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

RPTD—Date account was reported
LIMIT—Credit limit
HICR—High credit
BAL \$—Balance owed as of reporting date
DLA—Date of last activity on the account
MR—Months reviewed
(30 60 90+)—Number of times account was 30 60 or 90+ days late
MAX/DEL—Most recent, highest delinquency before the 24 month history

13 Second Line:

ECO A 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:
OPND—Date account was opened with reporting company
P/D—Past due amount as of reporting date
TERM—Monthly repayment amount or number of months or years
24-MONTH HISTORY: Rate history for 24 months prior to current status, slash(/) separates two 12-month periods. (Read from left to right)*=No delinquency reported this month.

14 NOTE:
Accounts grouped by revolving, open, and installment. Within each group, trades sorted by most recent date reported. Totals calculated for limit, high credit, balance, past due and terms within each group.

15 GRAND TOTAL: Grand total for limit, high credit, balance, past due and terms.

16 OTHER:
Accounts not reflecting rating type (Revolving, open, installments).

17 INQUIRIES:
Customer name, number and date inquired.
Two years inquiry history shown.

18 SAFESCANNED: This file was accessed by a customer using the Equifax SAFESCAN® service, an Equifax fraud protection service.

19 DATE FILE WAS ACCESSED.