



CREDIT RESULTS.....

Tran ID	User	Type	Date Requested
25467	Robin	Experian Consumer Credit	5/12/04 12:52 PM

EXPERIAN CREDIT REPORT

PAGE 1 DATE 3-10-2004 TIME 17:55:59 V801 BOR5

CLIFF N ACHEM SS: 123-45-6789 E: BUDDY TAVRN
 *123 NW GARTEN VALLEY LANE YOB: 1955 RPTD: 12-01 I
 ROSEBURG OR 974701958
 RPTD: 8-98 TO 1-04 U 8X E: ROSTER HVNE
 LAST SUB: 0981096 RPTD: 8-97 TO 11-99 I

*987 NORTHWEST GARTEN VLY
 ROSEBURG OR 97470
 RPTD: 4-03 U

*123 NE ART ST
 OAKLAND OR 974629517
 RPTD: 3-88 TO 7-02 U 6X

----- PROFILE SUMMARY -----
 PUBLIC RECORDS-----0 PAST DUE AMT----\$3,060 INQUIRIES---4 CNT 14/03/00/06
 INSTALL BAL-----0 SCH/EST PAY-----\$116 INQS/6 MO---2 SATIS ACCTS---3
 R ESTATE BAL---\$92,490 R ESTATE PAY-----\$886 TRADELINE--25 NOW DEL/DRG---2
 TOT REV BAL-----\$3,946 TOT REV AVAIL-----58% PAID ACCT--15 WAS DEL/DRG---3
 OLD TRADE-12-86

----- SCORE SUMMARY -----

EXPERIAN/FAIR, ISAAC SCORE = 540

SCORE FACTORS:

38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 13 LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENCY
 18 NUMBER OF ACCOUNTS DELINQUENT
 02 DELINQUENCY REPORTED ON ACCOUNTS

----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH

*STERLING & KING, INC.	11-03	\$3,329-0			COLLACCT
0981234 YC COL 1 1	2-27-04	\$2,929	12-03	(3) GGG	
236921234	11-03		\$2,929		

ORIGINAL CREDITOR: ORIX FIN/STP/B.8/KM

*CRED PROTECTIONS ASSOC	4-03	\$131-0			COLLACCT
3994284 ZZ COL UNK 1	10-25-03	\$131	9-03	(2) GG	
867041234			\$131		

ORIGINAL CREDITOR: CHARTER COMMUNICATIONS

FORD CRED	8-97	\$6,585-0		PAID	CURR ACCT
1631234 FA AUT 48 2	9-30-01		9-01	(50)	BCCCCCCCCCCCCC
NHA223WWF0					CCCCCCCCCCCCC

DISCOVER FINANCIAL SVC 4-88 \$10,000-L \$10,214-H OPEN CURR ACCT
3271234 BC CRC REV 2 3-05-04 \$5,792 3-04 (51) CCCCCCCCCCCCCC
601100911234 3-04 \$116 CCCCCCCCCCCCCC

CHASE MANHATTAN MORTGA 2-01 \$94,500-O OPEN CURR ACCT
3901234 FM R/C 15Y 1 12-31-03 \$92,490 12-03 (35) CCCCCCCCCCCCCC
14171234 12-03 \$886 CCCCCCCCCCCCCC

----- INQUIRIES -----
ONECREDITSOURCE 3-10-04 4301234 ZC UNK BUS
RYKOFF SEXTON INC 2-10-04 2901234 PZ
CITI 5-21-03 2211234 BC
CITI 4-25-03 2211234 BC

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

END -- EXPERIAN