



# CREDIT RESULTS.....

Tran ID	User	Type	Date Requested
25467	Robin	Tri-Bureau	5/12/04 12:52 PM

## TRANS UNION CREDIT REPORT

<FOR> <SUB NAME> <MKT SUB> <INFILE> <DATE> <TIME>  
 (I) Z PT0001234 ONE CREDIT S 10 PT 8/83 03/10/04 17:55CT

<SUBJECT> <SSN> <BIRTH DATE>  
 ACHEM, CLIFF N. 123-45-6789 6/55  
 <TELEPHONE>  
 318-3591

<CURRENT ADDRESS> <DATE RPTD>  
 1234 NW. GOMEZ CT., ROSEBURG OR. 97470 10/00

<FORMER ADDRESS>  
 987 NW. GARTEN VALLEY LN., ROSEBURG OR. 97470 9/98  
 123 NE. ART ST., OAKLAND OR. 97462

<CURRENT EMPLOYER AND ADDRESS> <RPTD>  
 BUDDYS TAVERN 11/97

<FORMER EMPLOYER AND ADDRESS>  
 ROOSTERS HAVEN 11/88

### SPECIAL MESSAGES

\*\*\*\* HIGH RISK FRAUD ALERT:INPUT SSN ISSUED: 1964 - 1965; STATE: CA  
 :FILE PREVIOUS ADDRESS IS A RESTAURANT/BAR/NIGHTCLUB  
 :FILE SSN ISSUED: 1964 - 1965; STATE: CA; (EST. AGE OBTAINED:  
 10 TO 12)\*\*\*

### MODEL PROFILE

\*\*\* ALERT \*\*\*

\*\*\*EMPIRICA ALERT: SCORE +486 : SERIOUS DELINQUENCY, AND PUBLIC RECORD OR  
 \*\*\*COLLECTION FILED; LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR  
 \*\*\*COLLECTION IS TOO SHORT; TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN;  
 \*\*\*LEVEL OF DELINQUENCY ON ACCOUNTS \*\*\*

### CREDIT SUMMARY \*\*\* TOTAL FILE HISTORY

PR=1 COL=2 NEG=1 HSTNEG=1-04 TRD=4 RVL=3 INST=0 MTG=1 OPN=0 INQ=2  
 HIGH CRED CRED LIM BALANCE PAST DUE MNTHLY PAY AVAILABLE  
 REVOLVING: \$13.1K \$13.1K \$5982K \$0 \$123 46%  
 INSTALLMENT: \$0 \$ \$0 \$0  
 MORTGAGE: \$94K \$ \$92.4K \$1033 \$886  
 CLOSED W/BAL: \$1520 \$0  
 TOTALS: \$108 K \$13.1K \$99.9K \$1030 \$1007

### PUBLIC RECORDS

SOURCE	DATE	LIAB	ECOA	ASSETS	DOCKET#
Z 491234U	2/04R	\$398	I		PLAINTIFF/ATTORNEY 2004001234
TAX LIEN					B2004 P001234

### COLLECTIONS

SUBNAME	SUBCODE	ECOA	OPENED	CLOSED	\$PLACED	CREDITOR	MOP
ACCOUNT#			VERIFIED		BALANCE	REMARKS	
CRD PRT ASSO	Y 4321234	I	4/03		\$131	CHARTER COMMUNICAT	O9B

867041234 10/03A \$131 PLACED FOR COLLECTIO  
 ACT COLLECT Y 90QM123 I 2/99 \$135 COMMERCIAL NEWSPAP 09B  
 1621234 4/01A \$16 PLACED FOR COLLECTIO

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 T R A D E S

SUBNAME SUBCODE OPENED HIGHCRED TERMS MAXDELQ PAYPAT 1-12 MOP  
 ACCOUNT# VERIFIED CREDLIM PASTDUE AMT-MOP PAYPAT 13-24  
 ECOA COLLATRL/LOANTYPE CLSD/PD BALANCE REMARKS MO 30/60/90

CHASE MTG B 1121234 2/01 \$94.5K 180M886 211111111111 M02  
 14171234 1/04A \$1033 111111111111  
 I CONVENTIONAL REAL \$92.4K 36 1/ 0/ 0

CBUSASEARS D 6251234 9/81 \$3158 MIN10 111111111111 R01  
 98201234 2/04A \$3100 \$0 111111111111  
 I CHARGE ACCOUNT \$152 44 0/ 0/ 0

CITI B 64DB123 3/85 MIN36 5/03 111111115431 R01  
 542418041234 2/04A \$0 05 11111111XX11  
 I CREDIT CARD 3/03C \$1520 CLOSD BY CRDT GRANTOR 47 0/ 1/ 2

DISCOVER FIN B 9611234 4/88 \$9999 MIN117 111111111111 R01  
 601100911234 2/04A \$10.0K \$0 111111111111  
 C CREDIT CARD \$5830 47 0/ 0/ 0

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 I N Q U I R I E S

DATE SUBCODE SUBNAME DATE SUBCODE SUBNAME  
 3/10/04 ZPT0001234(WAS) ONE CREDIT S : 2/21/03 UPT0001234(WAS) EDGE WIRELES

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 C R E D I T R E P O R T S E R V I C E D B Y :  
 TRANS UNION 800-888-4213  
 2 BALDWIN PLACE, P. O. BOX 1000,CHESTER, PA. 19022  
 Consumer disclosures can be obtained online through TransUnion at:  
<http://www.transunion.com/direct>

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**EQUIFAX CREDIT REPORT**

BEACON 96 SCORE: 531 00038/00034/00020/00013  
 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 AMOUNT OWED ON DELINQUENT ACCOUNTS  
 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 SSN ISSUED-64 STATE ISSUED-CA  
 \* 005 EQUIFAX INFORMATION SERVICES LLC, P O BOX 740241,  
 ,ATLANTA,GA,30374-0241,800/685-1111  
 \*ACHEM,CLIFF,N SINCE 07/07/82 FAD 02/12/04 FN-704  
 1234,NW GOMEZ,CTT,ROSEBURG,OR,97470,TAPE RPTD 10/00  
 987,NE ART,ST,OAKLAND,OR,97462,TAPE RPTD 10/98  
 123,NW GARTEN VALLEY,LANE,ROSEBURG,OR,97470,TAPE RPTD 04/99  
 BDS-06/15/1955,SSS-123-45-6789  
 01 ES-OWNER,BUDDYS TAVERN,ROSEBURG,OR  
 02 EF-RESTAURANT OWNER,SELF,ROSEBURG,OR  
 03 E2-OWNER,ROOSTER HAV  
 \*SUM-09/81-03/04,PR/OI-YES,FB-NO, ACCTS:4,HC\$0-95000, 3-ONES, 1-TWOS.

\*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*

04 02/04\*COLL 11/03 447YC1234 STRLNG-KNG FOR ORIX FIN STP B  
 AMT:\$3329 BAL:\$2929 UNPAID DLA:04/03, I,236921234  
 05 10/03\*COLL 04/03 682YC1234 CREDITPROT FOR CHARTER COMMUNI  
 AMT:\$131 BAL:\$131 UNPAID DLA:01/03, I,867041234  
 06 04/01\*COLL 02/99 118YC123 ACTION COL FOR COMMERCIAL NEWS  
 AMT:\$135 BAL:\$16 UNPAID DLA:09/97, I,1621234

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\*INQS-FOOD SVCS 133WG123 02/12/04 HFC 155FP1234 12/11/03  
 CITIFINANC 243FP123 05/12/03 CITIFINANC 243FP123 12/05/02

\* FIRM/ID CODE RPTD OPND H/C TRM BAL P/D CS MR ECOA ACCOUNT NUMBER  
 DISCOVER CD\*155BB1234 03/04 04/88 9999 116 5792 R1 99 J 601100911234  
 CREDIT CARD  
 CBUSASEARS\*645DC1234 02/04 09/81 3070 10 152 R1 88 I 98201234  
 CHARGE  
 AMOUNT IN H/C COLUMN IS CREDIT LIMIT  
 CITI \*777BB12 02/04 03/85 1900 36 1520 R1 99 I 542418041234  
 30(00)60(01)90+(02) 05/03-R5,04/03-R4,03/03-R3 DLA 03/03  
 ACCOUNT CLOSED BY CREDIT GRANTOR  
 CREDIT CARD  
 CHASE \*181FM1234 01/04 02/01 95K 886 92K 1K+ I2 34 I 14171234  
 REAL ESTATE MORTGAGE  
 CONVENTIONAL MORTGAGE

END OF REPORT EQUIFAX AND AFFILIATES - 03/10/04 SAFESCANNED

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25467	Robin	Tri-Bureau	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 SATIS ACCTS---3 CNT 14/03/00/06  
 INSTALL BAL-----0 SCH/EST PAY-----\$116 INQS/6 MO---2 NOW DEL/DRG---2  
 R ESTATE BAL---\$92,490 R ESTATE PAY-----\$886 TRADELINE--25 WAS DEL/DRG---3  
 TOT REV BAL-----\$3,946 TOT REV AVAIL-----58% PAID ACCT--15 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	EOA	BALDATE	BALANCE	PYMT LEVEL	MOS	REV	PYMT HISTORY
ACCOUNT #					LAST PD	MONTH PAY	PAST DUE	MAXIMUM		BY MONTH
*STERLING & KING, INC.										
0981234	YC	COL	1	1	2-27-04	\$3,329-0	12-03	( 3)	GGG	COLLACCT
236921234					11-03	\$2,929	\$2,929			
ORIGINAL CREDITOR: ORIX FIN/STP/B.8/KM										
*CRED PROTECTIONS ASSOC										
3994284	ZZ	COL	UNK	1	10-25-03	\$131-0	9-03	( 2)	GG	COLLACCT
867041234						\$131	\$131			
ORIGINAL CREDITOR: CHARTER COMMUNICATIONS										
FORD CRED										
1631234	FA	AUT	48	2	9-30-01	\$6,585-0	9-01	(50)	BCCCCCCCCCCCCC	CURR ACCT
NHA223WWF0									CCCCCCCCCCCCCC	
DISCOVER FINANCIAL SVC										
3271234	BC	CRC	REV	2	3-05-04	\$10,000-L	\$10,214-H	3-04	(51)	CURR ACCT
601100911234					3-04	\$5,792			CCCCCCCCCCCCCC	CCCCCCCCCCCCCC
						\$116				
CHASE MANHATTAN MORTGA										
3901234	FM	R/C	15Y	1	12-31-03	\$94,500-0	12-03	(35)	CCCCCCCCCCCCCC	CURR ACCT
14171234					12-03	\$92,490			CCCCCCCCCCCCCC	CCCCCCCCCCCCCC
						\$886				

----- 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