

# Sample Trans Union Credit Profile Report

## Credit Report

TRANS UNION  
 P.O. BOX 000,000  
 ANYCITY,ANYPLACE,00000  
 000-000-0000  
 Date Reported: 3/9/1900

### Personal Information

<b>Name:</b>	ALL SEGMENTS	<b>Date of Birth:</b>	10/10/1900
<b>SSN:</b>	000-00-0000	<b>Phone:</b>	(000)000-0000
<b>On File Since:</b>	9/18/1996		
<b>Address:</b>	170 ANY ST E ANYCITY CN 00000		
<b>Reported On:</b>	5/1/1997		
<b>Address:</b>	100 ANY ST E ANYCITY CN 00000		
<b>Reported On:</b>	9/1/1900		
<b>Name:</b>	MANY SEMENTS	<b>Date of Birth:</b>	
<b>On File Since:</b>	9/18/1900		

### Employment Information

<b>Company Name:</b> DOFASCO	<b>Date Hired:</b>	<b>Occupation:</b> MANAGER
	<b>Date Reported:</b>	<b>Income:</b>
	<b>Separation Date:</b>	

### Report Summary

<b>Total # of Trades:</b>	1	<b>30 Days:</b>	1	<b>Accounts Balance:</b>	\$1,385
<b>Current Trades:</b>	0	<b>60 Days:</b>	1	<b>Mnthly Payment:</b>	\$0
<b>Unrated Trades:</b>	0	<b>90+ Days:</b>	10	<b>Credit Limit:</b>	\$1,500
<b>Curr Neg Trades:</b>	1	<b>Inquiries:</b>	0	<b>High Credit:</b>	\$0
<b>Hist Neg Trades:</b>	1	<b>Inq. last 6 mnths:</b>	0	<b>Total Real Est. Bal.:</b>	\$0
<b>No. of Accts Paid:</b>	0	<b>Public Records:</b>	2	<b>Total Rev. Bal.:</b>	\$0
<b>Curr Past Due:</b>	1	<b>Collections:</b>	1	<b>Tot. Installment Bal.:</b>	\$0
<b>Amount Past Due:</b>	\$1,385	<b>Oldest Trade:</b>	3/1/2001	<b>Available %:</b>	8

### Scorecards

<b>Scorecard:</b>	FICO Risk Score, Classic (95)
<b>Score:</b>	483
<b>Reasons:</b>	(038) Serious delinquency, and public record or collection filed (013) Time since delinquency is too recent or unknown (020) Length of time since derogatory public record or collection is too short (027) Too few accounts currently paid as agreed (A) Alert information is found in the file

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**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>			
/ABC		3/1/1900	\$1,500
ABC	-	3/5/1900	\$1,500
SO		-	

**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/Trade Type</u>	<u>Acct. Type</u>	<u>Chargeoff</u>	<u>Orig. Amt.</u>	<u>Date Closed</u>			
<u>Status</u>		<u>Lst. Paymnt.</u>	<u>Closed Ind</u>	<u>Owner</u>	<u>Terms</u>		
ANYFIRM/0000000	3/1/1900	\$1,500	\$1,385	\$0	1	1	9
0000000000000000	3/5/1900	-	\$1,385	72	9999999543211		
DC / BR	Revolving	-	-	-	11111111111111		
					11111111111111		
(09)Charged off as bad debt		3/1/2007		Individual account -			

**Warning Messages**

FICO Risk Score, Classic (95) - 4-Default product delivered /

Consumer statement (Regular consumer statement): THIS IS A CONSUMER STATEMENT

File Driver's licensenumber is 00000000000, issued in , expires in

Miscellaneous Statement: THIS IS A MISC STATEMENT

SSN Match Indicator:

Consumer Statement Indicator: Consumer statement present on file

CLEAR

Score Derogatory Alert Flag: Alert information is found in the file