

ID INFORMATION DIRECT

Client: ABC Company
123 ABC Ave.,
Fullerton, CA 92831
Attention: Human Resource

Subscriber Code: ABC1009
Report Date : 9/29/2003
Location: 92806

CAUTION

Information contained herein should not be the sole determining factor in evaluation of the individual. This report is submitted in STRICT CONFIDENCE, and except where required by law, no information provided in this report may be revealed directly or indirectly to any person except to one whose official duties require them to pass on the transaction in relation to which this report was ordered. This report is prepared for purpose pursuant to personal and/or agent selection and human error in compiling this information is possible. County felony criminal records are checked at the court of general jurisdiction only. Felony records are typically housed in one location, however, jurisdictional variations may occur.

Note : Pre and Post notification requirements under the Fair Credit Reporting Act are required. If any information contained in this report will be used for an adverse action, please discuss that information with the applicant. If the applicant disputes the information, please contact us with additional identification on the applicant so we can further verify the item before any adverse action is taken.

Applicant Information

Applicant Name:	Doe, John	Control #	ABC10903
Maiden Name/Alias':		Ordered By:	James W
Address:	123 XYZ Ave., Fullerton, CA 92831	Telephone:	714-999-9999
Social Security Number:	999-99-9999	Date of Birth:	1/1/1950

Credit Report

JOHN DOE
 *123 XYZ AVE.,
 FULLERTON, CA 92831
 RPDT: 10-01 TO 8-03 U 19X

E: ABC TECH GROUP
 RPTD: 7-03 I

*456 ABC AVE.,
 FULLERTON, CA 92831
 RPDT: 11-01 U 1X

E: XYZ INDUSTRIES
 RPTD: 3-99 TO 5-02 I

*789 LMN AVE.,
 FULLERTON, CA 92831
 RPDT: 6-87 TO 8-01 U 6X

*JOHN A DOE, JOHN DOE

----- PROFILE SUMMARY -----
 # OF DISPUTED ACCTS EXCLUDED = 1 CNT 02/00/00/00
 PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES--11 SATIS ACCTS--35
 INSTALL BAL-----\$31,015 SCH/EST PAY-----\$1,557+ INQS/6 MO---5 NOW DEL/DRG---0
 R ESTATE BAL------\$0 R ESTATE PAY------\$0 TRADELINE--37 WAS DEL/DRG---2
 TOT REV BAL-----\$24,580 TOT REV AVAIL-----80%+ PAID ACCT--13 OLD TRADE-12-90

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

DOWNEY SAVINGS & LOAN 10-94 \$200,000-0 TRANSFER CURR ACCT
 3828008 FS R/C 30Y 4 10-05-00 10-00 (73) BCCCCCCCCCCCCC
 CCCCCCCCCCCCCC

'FNANB VISA 4-96 \$10,000-L \$2,955-H CLOSED CUR WAS 30
 1202920 BC CRC REV 1 4-04-03 \$0 4-03 (84) BC1CCCC00CCCC0
 11-02 00000000CCCC

** ACCOUNT CLOSED AT CONSUMER'S REQUEST **

'COUNTRYWIDE HOME LOANS 10-94 \$200,000-0 PAID 30 DAY DEL
 3991532 FM R/C 30Y 2 10-30-01 10-01 (12) B1CCCCCCCCCC

COUNTRYWIDE HOME LOANS 1-97 \$40,000-0 PAID CURR ACCT
 3991532 FM R/S 180 2 7-23-03 7-03 (36) B-----
 -----CCC

SUBSCRIBER SUB#	KOB	TYP	TRM	EOA	BALDATE LAST PD	OPEN	AMT-TYP1 BALANCE MONTH PAY	AMT-TYP2 PYMT LEVEL PAST DUE	ACCTCOND MOS REV MAXIMUM	PYMT STATUS PYMT HISTORY BY MONTH
COUNTRYWIDE HOME LOANS 3991532 FM R/C 30Y				2	8-01 6-30-03		\$348,000-0		PAID (20)	CURR ACCT BCCCCCCCCC-C CCCCC
COUNTRYWIDE HOME LOANS 3991532 FM R/S 180				2	8-01 6-30-03		\$37,000-0		PAID (20)	CURR ACCT BCCCCCCCCC-C CCCCC
WESCOM CREDIT UNION 3728446 FC AUT 60				1	5-00 4-30-03		\$14,172-0		PAID (34)	CURR ACCT BCCCCCCCCC CCCCCCCCC
WFFINANCE 3558361 FP CHG REV				2	10-99 12-31-00		\$2,500-L	\$2,050-H 12-00	PAID (15)	CURR ACCT B00CCCCCCCCC CC
*FLEET CC 6230125 BC CRC REV				1	6-98 7-31-00		\$10,000-L		PAID (26)	CURR ACCT B-0000000000 00-0000N0-0N
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **										
MAZDA AMER CR 1680529 FA LEA 36				1	5-97 6-01-00		\$10,337-0		PAID (36)	CURR ACCT B0CCCCCCCCC CCCCCCCCC
*FIRST USA BANK N A 1260958 BC CRC REV				1	5-95 9-14-99		\$14,800-L	\$14,800-H 9-99	PAID (51)	CURR ACCT B00000000000 000-B000000C
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **										
G M A C 3610013 FF AUT 36				2	2-96 12-31-98		\$17,224-0		PAID (36)	CURR ACCT BCCCCCCCCC CCCCCCCCC
*FLEET CC 6230125 BC CRC REV				2	6-95 6-30-96		\$5,000-L		PAID (3)	CURR ACCT B00
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **										
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SUBSCRIBER SUB#	KOB	TYP	TRM	EOA	BALDATE LAST PD	OPEN AMT-TYP1 BALANCE MONTH PAY	AMT-TYP2 PYMT LEVEL PAST DUE	ACCTCOND MOS REV MAXIMUM	PYMT STATUS PYMT HISTORY BY MONTH
DOWNEY SAVINGS & LOAN 3828008 FS R/C 30Y					12-90 11-02-94	\$200,000-0 \$0		PAID (48)	CURR ACCT BCCCCCCCCCCCC CCCCCCCCCCCC
CHASE 1290016 BC CRC REV					7-03 9-12-03 9-03	\$10,000-L \$9,555 \$191	\$9,750-H 9-03	OPEN (2)	CURR ACCT CC
MBNA AMERICA BANK NA 1230206 BC CRC REV					11-02 9-10-03 9-03	\$22,100-L \$4,634 \$57	\$18,951-H 9-03	OPEN (11)	CURR ACCT CCCCCCCCCCC
FLEET CC 6230125 BC CRC REV					7-03 9-10-03 9-03	\$4,200-L \$3,966 \$79	\$4,030-H 9-03	OPEN (2)	CURR ACCT CC
CITI 1240000 BC CRC REV					4-98 9-09-03 8-03	\$19,800-L \$1,889 \$39		OPEN (28)	CURR ACCT CCCCCCCCCCCC C00NNNNNNNN
FDS BANK 2205230 BC CRC REV					6-98 9-06-03 8-03	\$4,000-L \$2,428 \$61	\$3,244-H 9-03	OPEN (63)	CURR ACCT CCCCCCCCCCCC CCCCCCCCCCCC
UNION BANK 3144550 BB AUT 60					9-98 8-31-03 8-03	\$13,719-0 \$253 \$253		OPEN (33)	CURR ACCT CCCCCCCC--CCC CCCCCCCCCCCC
AMERICAN HONDA FINANCE 3587435 FA AUL UNK					4-02 8-30-03 8-03	\$9,561-0 \$5,046 \$265		OPEN (16)	CURR ACCT CCCCCCCCCCCC CCC
SEARS 1230840 BC CRC REV					1-98 8-28-03 8-03	\$4,900-L \$1,063 \$11	\$1,570-H 8-03	OPEN (68)	CURR ACCT CCCCC0CCCC00 C0CCCCCCCC00
MACYS WEST/GECCCC 2687655 FF CHG REV					12-95 8-28-03 8-03	\$1,100-L \$141 \$5	\$679-H 8-03	OPEN (94)	CURR ACCT CC0000CC-0CC0 0000000CCCC0

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SUBSCRIBER SUB#	KOB	TYP	TRM	EOA	OPEN BALDATE LAST PD	AMT-TYP1 BALANCE MONTH PAY	AMT-TYP2 PYMT LEVEL PAST DUE	ACCTCOND MOS REV MAXIMUM	PYMT STATUS PYMT HISTORY BY MONTH
MACYS WEST/GECCCC 2687655	FF	CHG	REV	2	7-99 8-28-03 6-01	\$733-L \$0	\$533-H 8-03	OPEN (50)	CURR ACCT 00000000N0000 000000000000
WAL-MART/MBGA 1327500	DZ	CHG	REV	1	12-97 8-27-03 3-01	\$4,000-L \$0	\$1,509-H 8-03	OPEN (36)	CURR ACCT 0000CCCCCCCCCC CCNN---0CCCC
MAZDA AMER CR 1680876	FA	AUL	48	1	7-03 8-27-03 7-03	\$14,355-0 \$14,056 \$299	8-03	OPEN (2)	CURR ACCT CC
SEARS 1323280	DC	CHG	REV	3	1-98 8-26-03 4-99	\$7,230-L \$0	\$1,245-H 8-03	OPEN (68)	CURR ACCT 0000000000000 000000000000
LOWES/MBGA 1607340	FF	CHG	REV	2	10-01 8-25-03 8-03	\$3,200-L \$261 \$15	\$1,904-H 8-03	OPEN (23)	CURR ACCT CCCCCCCCCCCCCC CCCCCCCCC
MBGA/JC PENNEY 3321860	DC	CHG	REV	2	11-93 8-25-03 8-03	\$4,000-L \$560 \$28	\$2,753-H 8-03	OPEN (99)	CURR ACCT CCCC00CCCCC CC0CCCCCCCC
DISCOVER FINANCIAL SVC 3276502	BC	CRC	REV	1	12-99 8-22-03 12-02	\$10,500-L \$0	\$8,196-H 8-03	OPEN (62)	CURR ACCT 0000000CCCCC CCCCCCCC000C
RNB - MERVYNS 3396696	DC	CHG	REV	1	6-03 8-22-03 7-03	\$500-L \$0	\$82-H 8-03	OPEN (4)	CURR ACCT 00CC
PRVDIN BNP 3269500	BC	CRC	REV	1	6-01 8-19-03 1-03	\$6,500-L \$0	\$3,842-H 8-03	OPEN (26)	CURR ACCT 00C00C0CCCCC CCCCCCCCCCCC0
CAPITAL ONE FSB 1205950	BC	NTE	84	1	6-01 8-14-03 8-03	\$15,381-0 \$11,660 \$254	8-03	OPEN (27)	CURR ACCT CCCCCCCCCCCCCC CCCCCCCCCCCC

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SUBSCRIBER SUB#	KOB	TYP	TRM	EOA	BALDATE LAST PD	OPEN	AMT-TYP1 BALANCE MONTH PAY	AMT-TYP2 PYMT LEVEL PAST DUE	ACCTCOND MOS REV MAXIMUM	PYMT STATUS PYMT HISTORY BY MONTH
MACYS WEST/FDSB 2309120 DC CHG REV				2	5-94 8-10-03 5-96		\$2,100-L \$0	\$2,874-H 8-03	OPEN (99)	CURR ACCT 000000000000 000000000000
CHEVRON U S A 3437520 OC CRC REV				4	8-99 7-31-03		\$146-H \$83	7-03	OPEN (47)	CURR ACCT CCCCCCCCCCCC- --0CCCCCCCCC
UNVL/CITI 1211870 BC CRC REV				2	1-93 3-07-03 12-02		\$19,720-L \$0	\$6,240-H 3-03	OPEN (99)	CURR ACCT 0000CCCCCCCC00C CCCCCCCCCCCCC
CHASE 1290016 BC CRC REV				3	3-99 3-26-02					NO STATUS

** ACCOUNT IN DISPUTE UNDER FAIR CREDIT BILLING ACT **

CITI 1260847 BC CRC REV				1	4-98 7-31-00 2-99		UNK \$0	4-98	INACTIVE (28)	CURR ACCT 000----- -0-00CCCCCCC
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----- INQUIRIES -----

FLEET CC	7-16-03	1211160 BC	
FIRST MAGNUS/FHLMC	6-06-03	3995130 FM	
FACTUAL DATA/0600	6-06-03	3900614 ZB	UNK R/E
FIRST MAGNUS FINANCIAL	5-31-03	8900416 FM	UNK R/E
FUNDING SUITE	5-02-03	1972551 FR	UNK R/E
MBNA	11-14-02	1217350 BC	
VERIZON WIRELESS	7-03-02	3941466 UW	UTI
AMERICAN HONDA FINANCE	5-02-02	3587435 FA	
AMERICAN HONDA FINANCE	4-30-02	3587435 FA	
FAC-TTY-AUTO	4-22-02	1969943 ZA	UNK AUT
LOWES/MCCBG	10-07-01	1600734 FF	

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----- MESSAGES -----
SSN MATCHES

USER ACKNOWLEDGES RECEIPT OF A COPY OF THE SUMMARY OF THE CONSUMER'S RIGHTS
PRESCRIBED BY THE FEDERAL TRADE COMMISSION UNDER SECTION 609 (c) (3) OF THE
FCRA ("CONSUMER'S RIGHTS"). BY ACCEPTING THIS REPORT, THE USER HEREBY
CERTIFIES AND CONFIRMS THAT HE OR SHE WILL ATTACH A COPY OF THE CONSUMER'S
RIGHTS TO THE REPORT AS REQUIRED BY SECTION 604 (b) (1) (B) OF THE FCRA.

END -- EXPERIAN EMPLOYMENT INSIGHT

***** END OF REPORT *****