



› User Guide

ACROFILE 5.0

Sample Print Image Report

1 VANTAGESCORESM:

The first tri-bureau consumer credit risk model of its kind that fuses extensive credit data attributes with innovative statistical modeling techniques to yield greater predictive power for estimating the likelihood of a consumer becoming 90+ days past due.

2 NARRATIVES

Inquiry Key Factor Code & Verbiage (from the FACT Act) - when a consumer reporting agency furnishes a credit score, it must include a statement that the number of inquiries was a key factor if the number of inquires adversely affected the score. The requirement to provide credit score disclosures to consumers only applies to consumer reporting agencies that provide credit reports for mortgage purposes, mortgage lenders or mortgage arrangers/brokers.

3 SAFESCAN[®]:

A national fraud warning database that alerts you to fraudulent or potentially fraudulent information elements; includes year and state in which Social Security number was issued; additional fraud prevention and verification tools are available — see page 3 for other fraud prevention and verification tools that are available.

4 ALERT INFORMATION:

Initial and Extended Fraud Alerts (from the FACT Act)—Consumers can request that initial (90-day) or extended (7-year) fraud alerts be placed on their credit file. Extended alerts block prescreening for 5 years.

Active Duty Alerts (from the FACT Act)—Consumers who are on active duty can request that an active duty alert be placed on their credit file. Active duty alerts remain on file for 12 months and block prescreening for 2 years.

Address Discrepancy Indicator (from the FACT Act)—indicates when an inquiry includes an address that substantially differs from the addresses in the consumer reporting agency’s file on the consumer.

Alert Contact (from the FACT Act)—To verify identity, Equifax will deliver the contact information provided by the consumer for Fraud alerts and/or Active Duty Alerts

5 CONSUMER REFERRAL MESSAGE:

Credit reporting agency address and telephone number for consumer contact; to be used on adverse action or declination letters

6 SINCE:

Date file was established

7 FAD:

Date of most recent activity in file

8 FN:

File number for Equifax internal use only

9 IDENTIFICATION:

Subject Name
Current Address, origin and date added to file
Telephone number(s), origin & date added to file
Former address, origin & date added to file
Second former address, origin & date added to file
Former name (FN)
Birth date, SSN, SSN CFM - Yes (Y) or No (N): SSN has been confirmed through major Equifax reporting customers, not the Social Security Administration
SSN MAT—Input SSN matched SSN in file: Y, N, Blank

10 EMPLOYMENT:

ES—(Employment Subject)
EF—(Employment Former)
E2—(Employment Second Former)
Position, firm, location, date employed, date verified, date left (available as reported)

11 SUMMARY OF FILE ITEMS:

07/82—Oldest open date of trade
09/01—Newest reported date of trade
PR/OI—YES-public records present in file
ACCTS: 7—File contains seven trade lines
HC—High credit range \$450-160K
4—ONES—Four trades in file coded 1
1—TWO—One trade in file coded 2
1—FIVE—One trade in file coded 5
1—OTHER—One trade in file with no code

12 PUBLIC RECORDS OR OTHER INFORMATION:

BKRPT—(Bankruptcy) date filed; courthouse customer number, case number and disposition date, liabilities, assets, exempt amount, filer, type, disposition and chapter number
COLL—(Collection) date reported, date assigned to collection agency, agency customer number, collection agency and agency’s client, amount originally owed, balance, status, date of balance, whose account, account number
ST JD—(Satisfied Judgment) date filed, courthouse customer number, amount, defendant, case number, plaintiff, date verified, status, date satisfied

13 INQUIRIES:

INQS—Alert appears if three or more inquiries occurred within the past 90 days. Customer name, customer number and date inquired are displayed; inquiries retained for two years

14 TRADE:

First Line:
FIRM/ID CODE—Name and customer number of reporting company
An asterisk (*) indicates trade information supplied by automated supplier
RPTD—Date item was reported
OPND—Date account was opened
H/C—High credit (For revolving accounts may indicate credit limit)
TRM—Monthly repayment amount or number of months or years
BAL—Balance owed as of reported date
P/D—Past due amount as of reported date

15 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
2	Pays 30-59 Days Past Due; Not More Than 2 Payments Past Due
3	Pays 60-89 Days Past Due; Not More Than 3 Payments Past Due
4	Pays 90-119 Days Past Due; Not More Than 4 Payments Past Due
5	Pays 120 or More Days Past Due; More Than 4 Payments Past Due
7	Included in Chapter 13
8	Repossession
9	Charged Off
Blank	No Rate Reported

MR—Months reviewed

Status Verbiage

- Account is inactive
- Lost or stolen card
- Contact member for status
- Refinanced or Renewed
- Consumer Deceased
- In financial counseling
- Foreclosure process started
- In WEP of other party
- Adjustment pending
- Included in Chapter 13
- Dispute - resolution pending
- Included in bankruptcy
- In bankruptcy/other party
- Assigned to US Dept of ED

1 VANTAGESCORE SCORE: 501
REASON CODES: BF/ TS/ RT/ TQ/Y
NARRATIVES:
TOO MANY BANKCARD ACCOUNTS WITH HIGH UTILIZATION
TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT
OPEN REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH
OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH
NUMBER OF INQUIRIES WAS A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT

3 *****
SAFESCAN WARNING:
IS SOCIAL SECURITY NUMBER A TYPO ERROR? IF NOT, SOCIAL SECURITY NUMBER HAS
NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION.

4 * EXTENDED FRAUD VICTIM *
* ACTIVE MILITARY *
* ADDRESS DISCREPANCY-NO SUBSTANTIAL DIFFERENCE OCCURRED *

5 SSN ISSUED- 79 STATE ISSUED- MI
*001 EQUIFAX INFORMATION SERVICES
P O BOX 740241 ATLANTA GA 30374-0241 60/685-1111

9 *CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238
9412, MAIN, ST, ATLANTA, GA, 30302, TAPE RPTD 07/00
TELEPHONE NUMBER (404)555-1212 TAPE RPTD 07/00
410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/99
46, KENNEDY, DR, DETROIT, MI, 48201 TAPE RPTD 03/96
FN-CONSUMER, QUINCY
BDS-03/03/1961, SSS-555-55-5555 SSN CFM - N, SSN MAT-
01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA, 06/00
02 EF-ENGINEER, ACME MFG, SAN JOSE, CA
03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI

11 *SUM-07/82-09/01, PR/OI-YES, FB-NO, ACCTS:7, HC\$450-160K, 4-ONES, 1-TWO, 1-FIVE,
1-OTHER.

04 11/06 SPECL 915AA133 E EXTENDED FRAUD
05 11/06 SPECL 915AA133 D PROMOTIONAL BLOCK
06 11/06 SPECL 915AA133 N ACTIVE DUTY ALERT
07 ALERT CONTACT*-EXTENDED FRAUD, RPTD-05/01/2006, EFFECT:05/01/2006
DAYTIME, ()770-999-1212, EXT-00333
PAGER, ()770-444-5555
08 ALERT CONTACT*-MILITARY, RPTD-10/26/2006, EFFECT:10/26/2006
ADDRESS-56 CIRCLE RD, ANYTOWN, AL, 351240000
DAYTIME, ()770-999-1212, EXT-00333
EVENING, ()770-888-0000,
PAGER, ()770-444-5555,
GEN INFO:CALL THE PAGER FIRST

12 ***** PUBLIC RECORDS OR OTHER INFORMATION *****
09 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPTS100,
INDIVID, PERSONAL, DISMSD CH-7
10 05/98 COLL 03/98 111YC363 ACB COLLECTIONS
AMT:\$532 BAL:\$300 UNPAID DLA:11/97, I, 202012
11 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98

13 *INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01
FASHIONCO 111DC304 09/06/01 JEWELMAN S 111JA105 08/31/01
ABC BANK 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00
ANYCO 111DC304 10/11/99

14 * FIRM/ID CODE RPTD OPND H/C TRM BAL P/D CS MR ECOA ACCOUNT NUMBER
ABC BANK*111BB6875 09/01 07/01 2500 20 650 15 R1 02 J 86934
DLA 09/01
GLOBEXP*1110N250 09/01 01/95 450 123 123 01 08 J 75250
DLA 09/01
BANKFIRM111BB771 08/01 07/82 5000 135 4500 R1 99 I 27043
DLA 07/01
ANYCO *111DC29 08/01 10/99 1478 30 903 155 R5 22 J 81750
DLA 03/01
16 30(03)60(01)90+(01) 07/01-R4, 06/01-R3, 05/01-R2
ACCOUNT CLOSED BY CREDIT GRANTOR
MOTORCO*111FA2982 03/98 02/93 12500 275 0 I1 60 I 02F16
AUTO LOAN DLA 03/98
CITYMU*111FM1117 08/01 05/96 160K1350 156K 1350 I2 63 J 85632
30(02)60(01)90+(00) 07/01-I2, 10/00-I3 DLA 07/01
HOME LOAN
BANKFIRM111BB771 04/97 07/82 LOST OR STOLEN CARD 24567
17 CONSUMER STATEMENT RPTD 09/99 PURGE 09/05
MY WALLET AND ID WERE STOLEN &

19 END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01 SAFESCANDED

ECOA Codes

CODE	DESCRIPTION
U	Undesignated
I	Individual
A	Authorized User
J	Joint
C	Co-Maker
B	On Behalf Of
M	Maker
T	Associated With Account Terminated
S	Shared

ACCOUNT NUMBER—Subject's account number with reporting company

16 TRADE:
 Second Line:
 30(03)60(01)90+(01)-Number of times account was 30, 60 or 90+ days late
 07/01-R4, 06/01-R3, 05/01-R2-Exact dates of last two delinquencies plus most severe delinquency rating in last seven years
 DLA 03/01-Date of last activity on the account or date of first delinquency (if account is Rate 2 or higher)

Third Line:
Narrative code(s) describes specific account conditions

17 CONSUMER STATEMENT

18 SAFESCANNED:
This file was accessed by a customer using SAFESCAN®.

19 DATE FILE WAS ACCESSED

ADDITIONAL CREDIT RISK PRODUCTS

CREDIT SCORING

BEACON® — a credit scoring system (co-developed by FICO) that identifies creditworthy consumers and predicts the likelihood of serious delinquency within 24 months.

BEACON 5.0 652 00022/00013/00010/00018
 ACCOUNT NOT PAID AS AGREED, PUBLIC RECORD OR COLLECTION AGENCY FILING
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 PROPORTION OF BALANCES TO CREDIT LIMITS, TOO HIGH ON BANK/OTHER REVOLVING ACCTS
 NUMBER OF ACCOUNTS WITH DELINQUENCY

Bankruptcy Navigator Index® — a sophisticated analytical model that predicts the probability of consumer bankruptcy within 24 months.

BNI W/ BANKRUPTCY SCORE: 242
 REASON CODES: 00064 00001 00195 00052
 NARRATIVES:
 NUMBER OF ACCOUNTS CURRENTLY PAID AS AGREED
 NUMBER OF CONSUMER INITIATED INQUIRIES IN THE PAST 6 MONTHS
 LACK OF RECENTLY REPORTED DEPARTMENT STORE ACCOUNT INFORMATION
 NUMBER OF DEROGATORY PUBLIC RECORDS FILED IN THE LAST 24 MONTHS

PinnacleSM — an advanced risk scoring system that rank orders consumers according to their likelihood of default, including serious delinquency, charge-off, repossession, foreclosure and bankruptcy.

PINNACLE SCORE: 524
 REASON CODES: D0 P6 K0 A6
 NARRATIVES:
 BANKRUPTCY FILING REPORTED
 PROPORTION OF BALANCES TO CREDIT LIMITS ON REVOLVING ACCOUNTS IS TOO HIGH
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 AMOUNT OWED ON DELINQUENT ACCOUNTS

FRAUD PROTECTION & VERIFICATION

Equifax Fraud AdvisorSM with Equifax ID Advisor PlusSM — fraud prevention and verification products that identify, rank order, and translate risk potential while verifying consumer ID information at the point of application.

FRAUD ADVISOR 020 00806/00834/00811/00816
 INVALID OR UNISSUED SSN
 INCOMPLETE VERIFICATION
 INVALID ADDRESS
 TELEPHONE NUMBER ZIP CODE MISMATCH

VERIFICATION COUNTERS

CONFIRMING SOURCES = 0
 STREET ADDRESS HOME PHONE NUMBER DATE OF BIRTH
 CONFIRMING SOURCES = 1
 FIRST NAME LAST NAME SOCIAL SECURITY NBR
 VERIFIED DATA ELEMENTS

SOCIAL SECURITY NBR LEVEL: 05 NBR ID ELEMENTS 1+:03 NBR CONF SOURCES: 03
 ID ADVISOR 00000/00000/00000/00000
 RAW DATA

NAME: CONSUMER, JOHN Q.
 ADDR: --
 CITY: -- ST: -- ZIP: --
 SSN: 900-00-0000 D.O.B: / / HOME PH: --

PUBLIC RECORD OR OTHER INFORMATION DISPLAY FORMATS, CODES & ABBREVIATIONS

PR/OI DISPLAY FORMATS										
FIELD 1	KEY WORD	FIELD 3	FIELD 4	FIELD 5	FIELD 6	FIELD 7	FIELD 8	FIELD 9	FIELD 10	FIELD 11
Date Filed	JUDG ST JD	Court Number	Amount	Defendant	Case Number	Plaintiff	Date Verified	Status	Date Satisfied	
Date Filed	BKRPT WEP	Court Number	Case # & Disposition Date	Liabilities	Assets	Exempt Amount	Filer	Type	Disposition & Chapter	
Date Filed	LIEN	Court Number	Case Number	Amount	Industry Code	Date Released	Date Verified			
Date Reptd	COLL	Date Assgn	Agency ID	Client Name/No.	Original Amount	Balance	Status	Date of First Delinquency	Whose Act. ECOA	Acct. No.

PR/OI DISPLAY ABBREVIATIONS		
JUDG	—	Abstract of Judgement
BKRPT	—	Bankruptcy
COLL	—	Collection
LIEN	—	Tax Lien
ST JD	—	Satisfied Judgement
WEP	—	Wage Earner Plan

INDUSTRY CODES

<p>A AUTOMOTIVE</p> <p>AF Farm Implement Dealers AL Truck Dealers AN Automobile Dealers, New AP Automotive Parts AR Automotive Repair, Body Shops AS Service Stations AT TBA Stores, Tire Dealers AU Automobile Dealers, Used AZ Miscellaneous</p> <p>B BANKS</p> <p>BB Banks BC Bankcard</p> <p>C CLOTHING</p> <p>CG General Clothing Stores CS Specialty — Shoe, Hat, etc. CZ Miscellaneous</p> <p>D DEPT. & VARIETY</p> <p>DC Complete Dept. Stores DM Mail Order Firms DV Variety Stores DZ Miscellaneous</p> <p>F FINANCE</p> <p>FA Automobile Financing FB Brokerage Firms FC Credit Unions FF Sales Financing FM Mortgage Cos. FP Personal Loan Cos. FS Savings & Loan Assoc. FY Factoring Companies FZ Miscellaneous</p> <p>G GROCERIES</p> <p>GD Dairies GN Neighborhood Groc. GS Supermarkets GZ Miscellaneous</p> <p>H HOME FURNISHINGS</p> <p>HA Appliance Sales/Serv. HC Carpets & Floor Coverings HF Furniture, etc. HM Music & Records HT Television & Radio</p>	<p>HZ Miscellaneous</p> <p>I INSURANCE</p> <p>IG General Insurance IL Life Insurance IZ Miscellaneous</p> <p>J JEWELRY & CAMERAS</p> <p>JA Jewelers JC Cameras JZ Miscellaneous</p> <p>K CONTRACTORS</p> <p>KG General KI Home Improvement KS Sub-Contractors KZ Miscellaneous</p> <p>L LUMBER, BLDG. MATERIALS & HARDWARE</p> <p>LA Air Conditioning, Plumbing, Electrical Sales/Service LF Fixture & Cabinet Cos. LH Hardware Stores LP Paint, Glass & Paper LY Lumber Yards LZ Miscellaneous</p> <p>M MEDICAL & HEALTH</p> <p>MB Dentists MC Chiropractors MD Doctors & Clinics MF Funeral Homes, Cemeteries MH Hospitals MO Osteopaths MP Pharmacies & Drugs MS Optometrists, etc. MV Veterinarians MZ Miscellaneous</p> <p>O OIL & NAT'L CREDIT CARDS</p> <p>OC Oil Companies ON Nat'l Credit Card Cos. OZ Miscellaneous</p> <p>P PERSONAL SERVICES</p> <p>PA Accountants, etc. PB Barbers, Beauty Shops PD Dry Cleaning, Laundry PE Engineering, All Kinds</p>	<p>PG Photographers PL Legal & Related Services PZ Miscellaneous</p> <p>R REAL ESTATE, HOTELS, ETC.</p> <p>RA Apartments RE Real Estate, Sales/Rent RH Hotels RM Motels RZ Miscellaneous</p> <p>S SPORTING GOODS</p> <p>SB Boat & Marinas Sales/Serv. SG Sporting Goods Stores SM Motorcycles & Bicycle Sales/Service SZ Miscellaneous</p> <p>T FARM & GARDEN SUPPLIES</p> <p>TC Chemical & Fertilizer Stores TF Feed & Seed Stores TN Nursery & Landscaping TZ Miscellaneous</p> <p>U UTILITIES</p> <p>UC Coal & Wood Dealers UD Garbage & Rubbish Disposals UE Electric Light & Power UF Fuel Oil Dealers UG Gas — Natural & Bottled UT Telephone Cos. UW Water Cos. UZ Miscellaneous</p> <p>V GOVERNMENT</p> <p>VC City & County VF Federal VS State VZ Miscellaneous</p> <p>W WHOLESALE</p> <p>WA Automotive Supplies WB Bldg. Supplies & Hardware WC Clothing & Dry Goods WD Drugs & Chemicals WG Groceries & Related Products WH Home Furnishings WM Machinery & Equipment WZ Miscellaneous</p>	<p>X ADVERTISING</p> <p>XA Agencies XM News Media XZ Miscellaneous</p> <p>Y COLLECTION SERVICES</p> <p>YA ACB of A YC Others</p> <p>Z MISCELLANEOUS</p> <p>ZB Reporting Agencies ZC Consumer Products ZD Authentication Products ZR Retail, not elsewhere classified ZS Services not elsewhere ZW Wholesale, not elsewhere ZX CBR ZY CSI ZZ All Others — Business Machines, Catering, Vending Machines, Schools, Aircraft Leasing, Railroads, Clubs, Lodges, Shopping Centers, Travel Agencies</p>
--	---	---	---



Equifax, ACROFILE, BEACON, SAFESCAN and Bankruptcy Navigator Index are registered trademarks of Equifax Inc.
VantageScore, Pinnacle, Equifax Fraud Advisor and Equifax ID Advisor Plus are service marks of Equifax Inc.
Copyright © 2008, Equifax Inc. Atlanta, Georgia. All rights reserved. Printed in the U.S.A.