



# 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