



CREDIT RESULTS.....

Tran ID	User	Type	Date Requested
25467	Robin	TransUnion Consumer Credit	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#
TYPE					PLAINTIFF/ATTORNEY
Z 491234U	2/04R	\$398	I		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	09B

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

 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
ECO A 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

 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

 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>