

ACROFILE PLUS™

- 1 BEACON[®]:**
A credit scoring system that identifies creditworthy customers and predicts the likelihood of serious delinquency within 24 months; additional credit scores are available — see page 3 for details
- 2 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 details
- 3 CONSUMER REFERRAL MESSAGE:**
Credit reporting agency address and telephone number for consumer contact; to be used on adverse action or declination letters
- 4 SINCE:**
Date file was established
- 5 FAD:**
Date of most recent activity on file
- 6 FN:**
File number for Equifax internal use only
- 7 IDENTIFICATION:**
Subject name
Current address, origin & 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
Also known as (AKA)
Former name (FN)
Birth date, SSN, SSN verified - Yes (Y) or No (N)
(SSN has been verified through major Equifax reporting customers, not the Social Security Administration)
- 8 EMPLOYMENT:**
ES—(Employment Subject)
EF—(Employment Former)
E2—(Employment Second Former)
Position, firm, location, date employed, date verified, date left (available as reported)
- 9 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
COLL—YES—collection items present in file
FB—NO—when file contains No information from credit reporting companies Not affiliated with Equifax
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
- 10 HIST DEL—Historical delinquency - Reflects the number of tradelines with the highest delinquency rating in either the Max/Del or 24-Month History**
- 11 INQUIRY ALERT:**
Alert appears if three or more inquiries occurred within the past 90 days
- 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
STJD—(Satisfied Judgement) date filed, courthouse customer number, amount, defendant, case number, plaintiff, date verified, status, date satisfied
- 13 COLLECTION ITEMS:**
LIST—Date assigned to collection
RPTD—Date reported
AMT—Amount originally owed
BAL—Balance as of date reported
DLA—Date of balance

ECOA—Equal Credit Opportunity Act; whose account
 AGENCY—Collection agency customer number
 CLIENT—Customer the agency represents
 STATUS—Last activity reported
 SERIAL—Account number

- 14 TRADE:**
First Line:
FIRM /ID CODE—Name and customer number of reporting company
An asterisk (*) indicates trade information supplied by automated tape supplier

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; Satisfactory; Current
2	Pays 31-60 Days; Not More Than 2 Payments Past Due
3	Pays 61-90 Days; Not More Than 3 Payments Past Due
4	Pays 91-120 Days; Not More Than 4 Payments Past Due
5	Pays Over 120 Days; 5 or More Payments Past Due
7	Making Regular Payments Or Paid Under Wage Earner Plan Or Similar Arrangements
8	Repossession
9	Charged Off To Bad Debt

RPTD—Date item was reported
 LIMIT—Credit limit
 HICR—High credit (For revolving accounts may indicate credit limit)
 BAL \$—Balance owed as of reported date
 DLA—Date of last activity on the account
 MR—Months reviewed
 (30 60 90+)—Number of times account was 30, 60 or 90+ days late
 MAX/DEL—Most recent/highest delinquency before the 24-month history

- 15 Second Line**

ECOA CODES	
Code	Description
U	Undesignated
I	Individual
A	Authorized User
J	Joint
C	Co-Maker
B	On Behalf Of
M	Maker
T	Association With Account Terminated
S	Shared

ACCOUNT NUMBER—Subject's account number with reporting company
 OPND—Date account was opened
 P/DUE—Past due amount as of reported date
 TERM—Monthly repayment amount or number of months or years
 24-MONTH HISTORY—Rate history for 24 months prior to current status; slash (/) separates two 12-month periods (read from left to right; an asterisk (*) indicates no delinquency reported this month)

- 16**
- 17 Third Line:**
Narrative code(s) describes specific account conditions
- 18 TOTALS:**
Accounts grouped by type (revolving, open and installment); within each group trades sorted by most recent date reported; totals calculated for credit limit, high credit, balance, past due and terms within each group
- 19 GRAND TOTAL:** Past due amount as of reported date
- 20 OTHER:** Accounts not reflecting a rating type
- 21 INQUIRIES:**
INQS—Customer name, number and date inquired are displayed; inquiries retained for two years
- 22 DATE FILE WAS ACCESSED**
- 23 SAFESCANNED:** This file was accessed by a customer using SAFESCAN.

1 BEACON 96 SCORE: 577 00038/00034/00013/00002
SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
AMOUNT OWED ON DELINQUENT ACCOUNTS
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
LEVEL OF DELINQUENCY ON ACCOUNTS

2 *****
SAFESCAN WARNING:
INQUIRY ADDRESS HAS BEEN ASSOCIATED WITH MORE THAN ONE NAME OR SOCIAL SECURITY NUMBER.
THOROUGH VERIFICATION SUGGESTED.

SSN ISSUED- 79 STATE ISSUED- MI

3 *001 EQUIFAX INFORMATION SERVICES
P O BOX 740241 ATLANTA GA 30374-0241 800/685-1111

7 *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

8 ****ALSO KNOWN AS-CCONSUMER, JACK****
****FORMER NAME-CONSUMER, QUINCY****
BDS-03/03/1961, SSS-900-00-0000 SSN VERIFIED: Y
01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA, 06/00
02 EF-ENGINEER, ACME MFG, SAN JOSE, CA
03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI

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

11 INQUIRY ALERT-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01

12 ***** PUBLIC RECORDS OR OTHER INFORMATION *****
04 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPT\$100,
INDIVID, PERSONAL, DISMSD CH-7
05 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98

13 ***** COLLECTION ITEMS *****
LIST RPTD AMT/BAL DLA/EOA AGENCY/CLIENT STATUS/SERIAL
03/98 05/98 \$532 11/97 401YC363 ACB COLLECTIONS PAYMENT
\$300 I DR JONES 202012

FIRM/IDENT CODE	CS	RPTD	LIMIT	HICR	BAL \$	DLA MR (30-60-90+)MAX/DEL
EOA/ACCOUNT NUMBER		OPND	P/DUE	TERM		24 MONTH HISTORY
SUNTRUST J/86934	111BB6875	R1	09/01 07/01	--- ---	2500 20	650 09/01 02
SEARS J/81750	111DC29	R5	08/01 10/99	--- 155	1478 30	903 03/01 22 (03-01-01) 432*****2**/*****2**2***
WACH I/27043	111BB771	R1	08/01 07/82	--- ---	5000 135	4500 07/01 99
REVOLVING TOTALS				--- 155	8978 185	6053
AM EX J/75250	1110N250	01	09/01 01/95	--- ---	450 123	123 09/01 08
OPEN TOTALS				--- ---	450 123	123
WAMU J/85632 HOME LOAN	11FM1117	I2	08/01 05/96	--- 1350	160K 1350	156K 07/01 63 (02-01-00)10/98-I3 *****2**/****2*****
FORD MOTOR I/02F16 AUTO LOAN	111FA2982	I1	03/98 02/93	--- ---	12500 275	0 03/98 60
INSTALLMENT TOTALS				--- 1350	160000 1350	156000
GRAND TOTALS				--- 1505	169428 1658	162176

20 WACH SC 111BB771 04/97 07/82
LOST OR STOLEN CARD

21 *INQS-BURDINES 111DC304 09/06/01 FRIEDMAN'S 111JA105 08/31/01
SUNTRUST 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00
& SEARS 111DC304 10/11/99 EMPL 111UE502 10/08/99

END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01 SAFESCAN

PUBLIC RECORD — 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 Reptd	FORCL	Customer Number	Date Checked							
Date Filed	DV-FD/FL SP MT	Court Number	Case Number	Spouse	Date Verified					
Date Reptd	N/RES	Filer								
Date Filed	GARN	Court Number	Amount	Defendant	Case Number	Plaintiff Garnishee	Date Satisfied	Date Checked		
Date Filed	LIEN	Court Number	Case Number	Amount	Industry Code	Date Released	Date Verified			
Date Reptd	NPFC	Customer Number	Amount	Status	Date Settled	Date Checked				
Date Filed	FN ST SECLN	Court Number	Industry Code	Case Number	Maturity Date					
Date Reptd	COLL	Date Assgn	Agency ID	Client Name/No.	Original Amount	Balance	Status	Date of Balance	Whose Act. ECOA	Acct. No.

PR/OI DISPLAY ABBREVIATIONS		
JUDG — Abstract of Judgement	NPFC — Non-Profit Financial Counsellor	N/RES — Non-Responsibility
BKRPT — Bankruptcy	FN ST — Financial Statement	SECLN — Secured Loan
COLL — Collection	FORCL — Foreclosure	SP MT — Separate Maintenance
DV FD — Divorce Filed	GARN — Garnishment	ST JD — Satisfied Judgement
DV FL — Divorce Final	LIEN — Tax Lien	WEP — Wage Earner Plan

INDUSTRY CODES

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

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