

EXPERIAN - SAMPLE CREDIT REPORT

Joseph Wallace

Report number: 1234-5678-90

Report date: 10/15/10

Potentially Negative Items**Credit Items****SECOND LIFE USED AUTOS**

Address:
65 CARBURETOR RD
SUN BEACH, CA 93409
(877) 662-8888

Account Number:
77754

Status: Open/Past due 30 days.

Date Opened:	Type:	Credit Limit/Original Amt:
08/2010	Installment	\$18,000
Reported Since:	Terms:	High Balance:
09/2010	60 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
10/2010	\$348	\$18,090 as of 10/2010
Last Reported:	Responsibility:	Recent Payment:
10/2010	Individual	\$0

Balance History:
10/2010 \$18,090
09/2010 \$18,000

Accounts in Good Standing**ASTRO LOAN SERVICES**

Address:
10000 PARKVIEW DR STE 100
MOUNTAIN, CO 80122
(555) 555-1111

Account Number:
5551111999922

Status: Paid, Closed/Never late. Status Details: This account is scheduled to continue on record until Nov 2018.

Date Opened:	Type:	Credit Limit/Original Amt:
06/2004	Mortgage	\$220,000
Reported Since:	Terms:	High Balance:
07/2004	30 Years	NA
Date of Status:	Monthly Payment:	Recent Balance:
11/2008	\$0	NA
Last Reported:	Responsibility:	Recent Payment:
11/2008	Joint with Clara Brown	NA

BANK OF ATLANTIS

Address:
1400 ISLAND WAY
ATLANTIC CITY, NJ 04321
(123) 999-0000

Account Number:
6886522531139009

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amt:
09/2009	Revolving	\$4,500
Reported Since:	Terms:	High Balance:
11/2009	1 Months	\$3,923
Date of Status:	Monthly Payment:	Recent Balance:
09/2010	\$10	\$784 as of 10/2010
Last Reported:	Responsibility:	Recent Payment:
09/2010	Joint with Clara Brown	\$504

Balance History:

09/2010 \$504	03/2010 \$471
08/2010 \$1,200	02/2010 \$447
07/2010 \$363	01/2010 \$375
06/2010 \$573	12/2009 \$3,923
05/2010 \$362	11/2009 \$358
04/2010 \$442	10/2009 \$358

FORD MOTOR CREDIT

PO BOX 2121
MOTOR CITY, MI 39322
(866) 544-0000

Account Number:
543099932

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amt:
03/2006	Installment	\$30,000
Reported Since:	Terms:	High Balance:
03/2006	60 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
08/2010	\$500	\$3,000 as of 8/2010
Last Reported:	Responsibility:	Recent Payment:
08/2010	Joint with Clara Brown	\$500

Balance History:

08/2010 \$3,000	02/2010 \$7,000
07/2010 \$3,500	01/2010 \$7,500
06/2010 \$4,000	12/2009 \$8,000
05/2010 \$4,500	11/2009 \$8,500
04/2010 \$5,500	10/2009 \$9,000
03/2010 \$6,500	09/2009 \$9,500

LEXINGTON DEPARTMENT STORE

PO BOX 98000

Account Number:
6677543209871234

STYLEVILLE, KY 25435
(777) 222-1111

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amt:
02/2010	Revolving	\$2,000
Reported Since:	Terms:	High Balance:
4/2010	NA	\$392
Date of Status:	Monthly Payment:	Recent Balance:
09/2010	\$15	\$142 as of 9/2010
Last Reported:	Responsibility:	Recent Payment:
09/2010	Individual	\$142

Balance History:

09/2010	\$142	05/2010	\$241
08/2010	\$0	04/2010	\$392
07/2010	\$0		
06/2010	\$0		

SAFEHOME MORTGAGE

Address:	Account Number:
11111 SAM HILL BLVD, STE 300	6987043
PLEASANTVILLE, ID 68431	
(800) 555-5555	

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amt:
10/2008	Mortgage	\$211,000
Reported Since:	Terms:	High Balance:
12/2008	15 Years	NA
Date of Status:	Monthly Payment:	Recent Balance:
10/2010	\$1,752	\$191,366 as of 10/2010
Last Reported:	Responsibility:	Recent Payment:
10/2010	Joint with Clara Brown	\$1,752

Balance History:

09/2010	\$192,197	03/2010	\$197,102
08/2010	\$193,024	02/2010	\$197,906
07/2010	\$193,848	01/2010	\$198,706
06/2010	\$194,667	12/2009	\$199,502
05/2010	\$195,483	11/2009	\$200,294
04/2010	\$196,294	10/2009	\$201,083

SAFEHOME MORTGAGE

Address:	Account Number:
11111 SAM HILL BLVD, STE 300	6987043
PLEASANTVILLE, ID 68431	
(800) 555-5555	

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amt:
01/2010	Revolving	\$40,000
Reported Since:	Terms:	High Balance:
02/2010	NA	\$14,268
Date of Status:	Monthly Payment:	Recent Balance:
10/2010	\$131	\$13,113 as of 10/2010
Last Reported:	Responsibility:	Recent Payment:
10/2010	Joint with Clara Brown	\$200

Balance History:

09/2010	\$13,182	05/2010	\$14,268
08/2010	\$13,314	04/2010	\$1,226
07/2010	\$13,625	03/2010	\$1,244
06/2010	\$13,948	02/2010	\$350

Requests for Your Credit History

Requests Viewed by Others

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness. Also called "inquiries," requests for your credit

Lexington Dept Store
PO BOX 98000
STYLEVILLE, KY 25435
(777) 222-1111

Date of Request:
02/05/2010

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 3-2012.

Safelink Mortgage
11111 SAM HILL BLVD, STE 300
PLEASANTVILLE, ID 68431
(800) 555-5555

Date of Request:
12/27/2009

Comments:

Real estate loan. This inquiry is scheduled to continue on record until 1-2011.

Bank of Atlantis
1400 ISLAND WAY
ATLANTIC CITY, NJ 04321
(123) 999-0000

Date of Request:
09/11/2009

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 10-2011.

Requests Viewed Only by You:

The section below lists all who have a permissible purpose by law and have requested in the

recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer information about you to those with a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

We report these requests **only to you** as a record of activities. We **do not** provide this information to other creditors who evaluate your creditworthiness.

CARDS R US
33 SEAVIEW, STE 1
BIG SKY, MO 43433

Date of Request:
12/20/2009

Personal Information:

Names:

Joseph Wallace
Joe Wallace
Joseph L Wallace

Address: 123 NW 43rd Street
San Antonio, TX 75849
Type of Residence: Single family

Year of birth:

1974

Address: 123 W 43rd Street
New York, NY 10045
Type of Residence: Apartment

Spouse or co-applicant:

Clara Brown

Telephone numbers:

(555) 555-5555

Employers:

Continental Airlines
JetBlue
Self-employed