

SAMPLE CREDIT FILE

Confirmation # 5556677722

Personal Identification Information: This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.

Name On File: Mark Allen Customer
 Social Security #: 123 - 45 - 6789 Date of Birth: November 8, 1964
 Current Address: 123 Main St., Metairie, LA 70005
 Previous Address(es): RR 4 Box 27, Sulphur Springs, LA 70726
 Last Reported Employment: Owner, Ace Garden Supply

Please address all future correspondence to:



www.investigate.equifax.com
 Equifax Information Services LLC
 P.O. Box 740256, Atlanta, GA 30348
 Phone (800)685-1111 M-F 9:00am to 5:00pm in your time zone

In order to speak with a Customer Service Representative regarding the specific information in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

Public Record Information - This section includes public records obtained from local, state and federal courts.

Bankruptcy filed 06/2006; Eastern district of L.A.; Case or I.D. # 0015458; Type - Personal; Filer - Individual; Current Disposition - Discharged CH-7

Collection Agency Information - This section includes accounts that credit grantors have placed for collection with a collection agency.

Blue Tiger Collection Agency, Inc. (555) 703-0020; Collection Reported; Assigned 07/2007 Client -First Bank Colo; Amount \$1,831; Status as of 07/2007-In Bankruptcy; Balance; as of 07/2007 -\$0; Individual Account; Account # - 98105444; ADDITIONAL INFORMATION - Bankruptcy Chapter 7

Credit Account Information
For your security, the last 4 digits of account number(s) have been replaced by an *. This section includes open and closed accounts reported by credit grantors.

Department Store

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification				
529107206428*	10/1997	\$795			Monthly	76						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/2007	\$774		08/2007		\$23	09/2007						

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account

Finance Company Phone: (800)555-9200

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification				
2483*	02/1995	\$36,381		47 Months	Monthly	76						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
01/2007	\$0					01/2007						

Current Status - Pays As Agreed; Type of Account - Installment; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Paid/Zero Balance; Auto

Account History with Status Codes	10/2004	08/2004	06/2004	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	08/2003	07/2003
	2	2	3	4	3	2	1	2	2	2	2	2

Inquiries that display to companies (may impact your credit score). This section lists companies that requested your credit file. Credit grantors may view these requests when evaluating your credit worthiness. Employment inquiries do not impact your credit score.

Company Information	Inquiry Date(s)
Auto Finance	11/2006
Car Dealer	11/2006

Inquiries that do not display to companies (do not impact your score). This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. Examples of this inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.

Company Information - Prefix Descriptions:

- PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for twelve months.)
- AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for twelve months.)
- Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
- ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for twelve months.)

Company Information	Inquiry Date(s)
Equifax	03/2007 02/2007
PRM-Financial	03/2007 11/2006
AR-Credit	12/2006 11/2006 07/2006 05/2006

Account Column Title Descriptions

- The account number reported by credit grantor
- The date that the credit grantor opened the account
- The highest amount charged
- The highest amount permitted
- The number of installments or payments
- The scheduled time between payments
- The number of months reviewed
- The most recent account activity
- The type of company reporting the account
- The month and year of the last account update
- The total amount owed as of the date reported
- The amount past due as of the date reported
- The date of last payment
- The actual amount of last payment
- The requested amount of last payment
- The date of the last account activity
- The date the 1st major delinquency was reported
- The amount charged off by creditor
- The 1st payment due date for deferred loans
- The amount of final balloon payment
- The date of final balloon payment
- The date the account was closed

Account Status Code Descriptions

- 1 : 30-59 days past due
- 2 : 60-89 days past due
- 3 : 90-119 days past due
- 4 : 120-149 days past due
- 5 : 150-179 days past due
- 6 : 180 or more days past due
- G : Collection Account
- H : Foreclosure
- J : Voluntary Surrender
- K : Repossession
- L : Charge Off

Commonly Asked Questions About Credit Files

Q. How can I correct a mistake in my credit file ?

A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

Q. Why doesn't my credit information from Equifax match that of Experian and TransUnion ?

A. Credit information providers do not share your credit data with each other. As a result, updates made to your Equifax credit file may not be reflected on reports from Experian and TransUnion. You will need to contact the other credit reporting agencies directly to correct any inaccurate information. Contact information is provided below:

TransUnion, PO Box 1000, Chester, PA 19022 Phone: (800) 888-4213

Experian, P.O. Box 9530 Allen, TX 75013 Phone: (888) 397-3742

Q. If I do have credit problems, is there someplace where I can get advice and assistance ?

A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

Q. Once the fraud alert is added to my credit file, who will contact me to verify if an application is legitimate ?

A. When the credit grantor accesses your credit file, they should contact you as a part of their credit application approval process.

Facts You Should Know

• Payment history on your credit file is supplied by credit grantors with whom you have credit. This includes both open accounts and accounts that have already been closed. Payment in full does not remove your payment history. The length of time information remains in your credit file is shown below:

Collection Accounts: Remain for 7 years.

Credit Accounts: Accounts paid as agreed remain for up to 10 years. Accounts not paid as agreed remain for 7 years.

(The time periods listed above are measured from the date in your credit file shown in the "date of last activity" field accompanying the particular credit or collection account.)

Public Records: Remain for 7 years from the date filed, except:

- Bankruptcy-Chapters 7 and 11 remain 10 years from the date filed.
- Bankruptcy-Chapter 13 dismissed or no disposition rendered remain 10 years from the date filed.
- Unpaid tax liens remain indefinitely.
- Paid tax liens remain for up to 7 years from the date released.

New York State Residents Only: Satisfied judgments remain 5 years from the date filed; paid collections remain 5 years from the "date of last activity".

California State Residents Only: Unpaid tax liens remain 10 years from the date filed.

• Many companies market consumer products and services by mail. Millions of people take advantage of these direct marketing opportunities because it is a convenient way to shop. If you prefer to reduce the number of direct marketing mailings, you can write to: Direct Marketing Association, Mail Preference Service, P.O. Box 9008, Farmingdale, NY 11735-9008. To request that your name be removed from Direct Marketing Association member lists, include your complete name, full address and signature.

• Name, address, and Social Security number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

• To protect your information from misuse, you should monitor any change in mail receipt patterns. Ensure that documents containing personal data or account numbers are destroyed or made illegible before disposing of them. Do not preprint checks or other documents with unique identifiers such as your driver's license or Social Security number. Never give out your account number or identifying information on phone calls in which you did not initiate the contact.

• To have a fraud alert removed from your credit file, identification information, such as, a copy of your driver's license or utility bill reflecting your current address along with a copy of your Social Security card must be provided.

Notice: Dispute Review Process and Your Rights:

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If that review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information, and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the reinvestigation. The name and address and, if reasonably available, the phone number of the furnisher(s) of information contacted while processing your dispute(s) is shown under the Results of Your Investigation section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed 100 words (200 words for Maine residents) explaining the nature of your disagreement. Your statement will become part of your credit file and will be disclosed each time your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past 6 months for any purpose (12 months for California, Colorado, Maryland, New Jersey and New York residents) or in the past two years for employment purposes.

The FBI has named identity theft as the fastest growing crime in America.

Protect yourself with Equifax Credit Watch™, a service that monitors your credit file every business day and notifies you within 24 hours of any activity. To order, go to: www.creditwatch.equifax.com