TRANS UNION OF CANADA

Consumer Credit Report 160CT98

170 JACKSON ST. E. HAMILTON ON L8N1L4	Birth	
X-Ref AKA CONSUMER JOHN ROBERT/ AKA CONSUMER JACK/ On file Last inq. Current residence Telephone 220CT79 22MAR96 4165551212 Residence(s) Street City Prov Postal 170 JACKSON ST. E. HAMILTON ON L8N1L4 100 MAIN ST HAMILTON ON L8N1L4 Employment(s) Employer's Name & Address Occupation GIANT GROCERIES HAMILTON ON CASHIER NATIONAL STEEL CAR HAMILTON ON WELDER Spouse's Employer HOLIDAY HOTEL HAMILTON ON WAITRESS File Summary Legal=1-JAN93 Bkrp=1-FEB93 Coll=1-APR92 Inqs=4-MAR96 6Mnth=0 Coll High=\$\$300 Baln=\$2895 Pdue=\$105 Paym=\$255 Acct=2 Neg=1 Paid=0 Trade=FEB94/MAR94 Balances Inst=\$2450 Rev=\$445 Open=\$0 Mort=\$0 #F Messages **Trans Alert** Input subject's SIN invalid. *Hawk Alert** Current input address is a mail drop. Scores Empirica: +496 **ALERT** Factors: 38 Serious delinquency AND derogatory public record of colle 13 Delinquency date to recent, or unknown 18 Frequent delinquency — Trade	110CT6	61
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240/11/04									

CREDIT REPORT FIELDS

1 FILE AND DEMOGRAPHIC INFORMATION

- Date the credit report was issued
- Consumer's and spouse's name, plus any known aliases
- Social Insurance Number for consumer and spouse
 Date of birth, telephone number, current and previous employment
- Date the file was created

- Last date of inquiry on file
- Current address and date reported
- All previous addresses in our file

² FILE SUMMARY

Provides a snapshot of all activity on the consumer's credit report.

From left to right in the first row

- Total number of legal items; with date of most current
- Total number of bankruptcies; with date of most current
- Total number of collections; with date of most current
- Total number of inquiries; with date of most current
- Number of inquiries in last six months
- Number of inquiries that are collection inquiries; in the last 24 months

From left to right in the second row

- Total high credit to the consumer
- Balance running on the available credit
- Total past due
- Total payments
- Number of accounts
- Number of accounts that have negative rating (MOP of 3, 4, 5, 7, 8, 9)
- Number of accounts paid

From left to right in the third row

- Date of oldest account opened and date of most current account opened
- Breakdown of total running balances Installement, Revolving, Open, Mortgage
- Total number of Registered Items

³ SPECIAL MESSAGES

Highlights specific credit file conditions that may include:

- A Trans Alert® message: appears if current input address does not match any addresses on returned file, if input social insurance number does not match the file social insurance number; if there are four or more inquiries within the last 60 days, or if the input surname does not match returned file.
- A **HAWK**® message (optional): appears if address, phone number or SIN have been used in potentially fraudulent activity such as a commercial or institutional address.

<u>4</u>

BUREAU RISK SCORE EMPIRICA® (Optional)

Displays unbiased predictive score to project a consumer's future credit risk. It is displayed numerically with four explanation factors. These factors are displayed in order based on their relative impact on the final score.

An *Alert* message occurs when a credit file contains MOP 7 or greater, a negative public record, a collection, or a previous bankruptcy.

⁵ TRADES

Provides an ongoing historical and current record of the consumer's buying and payment activities. Trade information includes the following:

- Industry Code
- Name and telephone number of credit grantor
- Date the credit information was reported to Trans Union of Canada, Inc.
- Date the account was opened
- Date of last activity on the account
- The high credit on the account
- Balance owing as of date reported
- Amount past due as of date reported
- Terms of payment showing dollar amount owing and payment frequency

Frequency codes are:

L - Bi Monthly	M - Monthly	D - Daily	S - Semi Annually
Q - Quarterly	Y - Annually	W - Weekly	B - Bi Weekly

- Payment pattern gives you a detailed history of payment ratings for a maximum of 24 months. It reads from left to right with the most current verified entry on the left on the first line. The line below gives a summary of the historical status of the ratings for the total number of months the credit grantor has been reviewing the account. There are buckets for 30, 60 and 90 days. Ratings of "2" are added to the 30 day bucket, ratings of "3" are added in the 60 day bucket and all other ratings (4, 5, 7, 8, 9) are counted in the 90 day bucket. #M is the total number of months reviewed.
- Type of account (R, I, O, M) and Manner Of Payment at which the account is currently reported.
 - (see breakdown of MOP codes for more details)
 - **R** Revolving
 - I Installment
 - **O** Open 30, 60, 90 day account
 - M Mortgage
- A narrative is used if the account is in some type of dispute or requires an explanation of the credit condition of the account.

6 REGISTERED ITEMS

Gives full detail of registration including security

A - Consumer goods B - Inventory

C - Equipment

D - Assignment of book debts

² BANKRUPTCY AND/OR PROPOSAL

Will be maintained on consume's file in compliance with provincial regulations. Includes: date reported, name and address of trustees, assets, liabilities, comments, date revised and discharges with date.

E - Other securities

LEGAL ITEMS

Will be maintained on consumer's file in compliance with provincial regulations. Includes: date reported, plaintiff's name, court, amount, balance, comments and revised date..

<u>9</u> COLLECTION INFORMATION

Includes agency name and creditor's names (if provided), amount, balance and comments, plus date reported and/or revised date.

¹⁰ INQUIRIES

Displays the users who have viewed the consumer's credit file. Includes the date of the inquiry, the industry code of the inquirer, their name and telephone number.

Consumer Statement allows for comments from the consumer regarding information on their file.

CREDIT REPORT CODES

TYPES OF ACCOUNTS

- **O** Open Account (payment required in full)
- **R** Revolving or Option (30 days)
- I Installment (fixed number of payments)
- M Mortgage

USUAL MANNER OF PAYMENT

- **O R I** (Type of account)
- 0 0 0 Too new to rate; approved, but not used
- 1 1 Pays (or paid) within 30 days of billing; pays account as agreed
- 2 2 2 Pays (or paid) in more than 30 days, but not more than 60 days, or not more than one payment past due
- 3 3 3 Pays (or paid) in more than 60 days but not more than 90 days, or two payments past due
- 4 4 4 Pays (or paid) in more than 90 days, but not more than 120 days, or three or more payments past due
- 5 5 5 Account is at least 120 days overdue but is not yet rated a "9"
- 7 7 7 Making regular payments under a consolidation order or similar arrangement
- 8 8 8 Repossession
- 9 9 9 Bad debt, placed for collection, skip

INDUSTRY CODE CLASSIFICATION

CODE	KIND OF BUSINESS
Α	AUTOMOTIVE
В	BANKS & TRUST COMPANIES
С	CLOTHING
D	DEPARTMENT/RETAIL
F	FINANCE, PERSONAL
G	GROCERY
Н	HOME FURNISHINGS
I	INSURANCE
J	JEWELRY
Κ	CONTRACTORS
L	LUMBER, BUILDING MATERIAL, HARDWARE
Μ	MEDICAL & RELATED HEALTH
Ν	CREDIT CARD & TRAVEL/ENTERTAINMENT
0	OIL COMPANIES
Р	PERSONAL SERVICE OTHER THAN MEDICAL
Q	FINANCE COMPANIES OTHER THAN PERSONAL FINANCE
R	REAL ESTATE & PUBLIC ACCOMMODATIONS
S	SPORTING GOODS
Т	FARM & GARDEN SUPPLIERS
U	UTILITIES & FUEL
V	GOVERNMENT
W	WHOLESALE
Х	ADVERTISING
Y	COLLECTION SERVICES
Z	MISCELLANEOUS