

The Credit Profile Report from Experian

Files on nearly 205 million credit-active consumers nationwide are maintained in Experian's database. Your inquiry initiates a search of this database which produces an applicant's credit history — the Credit Profile Report. An illustration and description of a sample Credit Profile Report follow.

Inquiry sample

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TCA1
RTS 3122250X1J CONSUMER, JONATHAN QUINCY 999999990;
CONSUMER, NANCY CHRISTINE 123456789;
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502, PH-714.555.1111, DL: CA N2345678;
PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, Y-1951, T-04048060;
E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019

A Inquiry

- a Subscriber number and password
- b Consumer's name
- c Social Security number (SSN)
- d Spouse name and Social Security number
- e Current address
- f Telephone number
- g Driver's license number
- h Previous address
- i Year of birth
- j Type terms and amount
- k Employment

Credit Profile Report

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TCA1
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E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019 k

B Consumer identifying information

- 1 A code which identifies the **Experian or Credit Bureau office** nearest to the consumer's current address. Use for consumer referrals.
- 2 Consumer's **name and address** including time frame reported and source. Number of subscribers reporting the address via update tape.
U= Update tape, I= Inquiry, M= Manual data and P= PDS-Experian Proprietary Data Source
- 3 **Last subscriber** reporting the consumer at his/her current address
- 4 Consumer's **previous addresses** with source, in order by reliability of source. Up to two may display.
- 5 An **asterisk** preceding any address indicates the address was not entered on inquiry
- 6 Consumer's **Social Security number and other Social Security numbers** reported on the consumer's file in descending order based on number of occurrences reported; asterisk denotes any SSN not matching on inquiry
- 7 Consumer's **year of birth or date of birth**
- 8 **Employer's name and address** including time frame reported and source.
U= Update tape
I= Inquiry
- 9 **Previous employer's name and address** with time frame reported and source
- 10 **Alternate names** such as aliases, maiden, previous surnames or nicknames associated with the consumer's file

C Demographics

Demographics contains the consumer's telephone number (including source and phone type: R=Residential, B=Business, C=Cellular, P=Pager, T=Pay telephone, F=Fax, I=Institution), driver's license number, home ownership status and the GEO code of the current address. *Optional by contacting your Experian sales representative.*

D Fraud Shield summary

Fraud Shield summary contains messages related to the Fraud Shield fraud prevention services. *Optional with CHECK keyword on inquiry or contact your Experian sales representative.*

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TCA1 RTS 3122250 CONSUMER,JONATHAN QUINCY 999999990; CONSUMER,NANCY CHRISTINE

PAGE 1 DATE 5-15-00 TIME 10:37:16 PHP26 V306 TCA1 1

B JONATHAN QUINCY CONSUMER 2
 10655 N BIRCH ST
 BURBANK CA 91502-1234
 RPTD: 6-95 TO 1-98 U 3X
 LAST SUB: 1220855 3

1314 SOPHIA LN APT 3
 SANTA ANA CA 92708-5678 4
 RPTD: 2-95 U 1X

*2600 BOWSER ST #312
 LOS ANGELES CA 90017-9876
 RPTD: 9-93 I

* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR 10

SS: 999-99-9990 6
 234-56-7891*
 123-45-6789* 7
 DOB: 1/10/1951

E: AJAX HARDWARE 8
 2035 BROADWAY
 SUITE 300
 LOS ANGELES CA 90019-1234
 RPTD: 12-98 I

E: BELL AUTOMOTIVE 9
 111 MAIN STREET
 BURBANK CA 91503
 RPTD: 5-91 TO 9-91 I

C ----- **DEMOGRAPHICS** -----

PH: 818.555.1111 UR PH: 706.432.9876 IB PH: 213.876.1234 UB
 DL: CA N2345678 HM: OWNER
 GEO: 35 123 456789 0 1234

D ----- **FRAUD SHIELD SUMMARY** -----

INPUT SSN RECORDED AS DECEASED INQ: PHONE ANSWERING SERVICE:
 DOB: 1-10-1951 DOD: 3-30-1996 ABC ANSWER-ALL
 INPUT SSN ISSUED 1965-1966 10655 N BIRCH ST
 TELEPHONE NUMBER INCONSISTENT W/ADDRESS BURBANK CA 91502
 DRIVER'S LICENSE INCONSISTENT W/ONFILE 818.555.1212
 FROM 10-01-97 INQ COUNT FOR SSN=8
 FROM 10-01-97 INQ COUNT FOR ADDRESS=15
 FILE: COMMERCIAL BUSINESS ADDRESS:
 J&J INVESTMENTS
 2600 BOWSER ST #312
 LOS ANGELES CA 90017
 213.111.2222

E ----- **PROFILE SUMMARY** -----

| | | | |
|-----------------------------|--------------------------|-----------------|---------------------------|
| PUBLIC RECORDS ----- 3 | PAST DUE AMT ---\$1,421 | INQUIRIES -- 3 | CNT 0 5 / 0 1 / 0 4 / 2 1 |
| INSTALL BAL ----- \$45,037 | SCH/EST PAY ----\$1,865 | INQS/6 MO -- 0 | SATIS ACCTS ----- 6 |
| R ESTATE BAL -----\$234,000 | R ESTATE PAY ----\$3,128 | TRADELINE -- 10 | NOW DEL/DRG----- 3 |
| REVOLVNG BAL ---\$14,657 | REVOLVNG AVAIL --- 27% | PAID ACCT -- 2 | WAS DEL/DRG----- 0 |
| | | | OLD TRADE----- 1-68 |

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E Profile Summary

Profile Summary contains 17 significant calculations from the Credit Profile Report. *Optional with PSUM keyword on inquiry or contact your Experian sales representative.*

F Credit Trends summary

Credit Trends summary provides up to 24 months of historical balance and credit utilization information on a consumer's revolving, installment and mortgage accounts. *Optional with HBIS keyword on inquiry or contact your Experian sales representative.*

G Score summary

Risk model scores are generated if you use Experian's credit risk models. *Optional with RM-keyword on inquiry or contact your Experian sales representative. May also optionally display score factor code definitions.*

H Public records

Public record information consists of bankruptcies, liens and civil actions against a consumer.



TCA1 RTS 3122250 CONSUMER,JONATHAN QUINCY 999999990; CONSUMER,NANCY CHRISTINE

PAGE 2 DATE 5-15-00 TIME 10:37:16 PHP26 V306 TCA1

CREDIT TRENDS SUMMARY

| TOTAL REVOLVING ACCOUNTS | | | | | | |
|--------------------------|-----------|-----------|------|-----|-----|-----|
| MTH | TLBALANCE | TAVGBALNC | %UTL | #BN | #RE | #TB |
| 3M | \$19122 | \$4778 | 75% | 3 | 1 | 4 |
| 6M | \$16508 | \$3302 | 71% | 3 | 2 | 5 |
| 9M | \$11550 | \$2310 | 52% | 3 | 2 | 5 |
| 12M | \$6350 | \$1270 | 31% | 3 | 2 | 2 |
| 15M | \$9700 | \$1617 | 35% | 4 | 2 | 3 |
| 18M | \$6150 | \$1538 | 24% | 4 | 1 | 2 |
| 21M | \$5625 | \$1125 | 22% | 4 | 1 | 3 |
| 24M | \$4553 | \$1138 | 24% | 3 | 1 | 3 |

| TOTAL BANK AND T&E CARDS | | | | | |
|--------------------------|-----------|-----------|------|-----|-----|
| MTH | TLBALANCE | TAVGBALNC | %UTL | #TD | #TB |
| 3M | \$18712 | \$6237 | 78% | 3 | 3 |
| 6M | \$15308 | \$5103 | 73% | 3 | 3 |
| 9M | \$10050 | \$3350 | 50% | 3 | 3 |
| 12M | \$6350 | \$2117 | 34% | 3 | 2 |
| 15M | \$9400 | \$2350 | 37% | 4 | 2 |
| 18M | \$5700 | \$1900 | 23% | 4 | 1 |
| 21M | \$5500 | \$1375 | 22% | 4 | 2 |
| 24M | \$4453 | \$1484 | 25% | 3 | 2 |

| TOTAL RETAIL CARDS | | | | | | |
|--------------------|-----------|-----------|------|-----|-----|--|
| MTH | TLBALANCE | TAVGBALNC | %UTL | #TD | #TB | |
| 3M | N/A | N/A | N/A | N/A | N/A | |
| 6M | \$1200 | \$600 | 52% | 2 | 2 | |
| 9M | \$1500 | \$750 | 65% | 2 | 2 | |
| 12M | \$0 | \$0 | 0% | 2 | 0 | |
| 15M | \$300 | \$150 | 16% | 2 | 1 | |
| 18M | N/A | N/A | N/A | N/A | N/A | |

| TOTAL INSTALLMENT ACCOUNTS | | | | |
|----------------------------|-----------|------|-----|-----|
| MTH | TLBALANCE | %BTL | #TD | #TB |
| 3M | \$21242 | 49% | 1 | 1 |
| 6M | \$37625 | 57% | 2 | 2 |
| 9M | \$41888 | 64% | 2 | 2 |
| 12M | \$46151 | 70% | 2 | 2 |
| 15M | \$50414 | 77% | 2 | 2 |
| 18M | \$54677 | 83% | 2 | 2 |
| 21M | \$58940 | 90% | 2 | 2 |
| 24M | \$63023 | 96% | 2 | 2 |

| TOTAL MORTGAGE ACCOUNTS | | | | | |
|-------------------------|-----------|------|-----|-----|--|
| MTH | TLBALANCE | %BTL | #TD | #TB | |
| 3M | \$238000 | 60% | 1 | 1 | |
| 6M | \$244000 | 61% | 1 | 1 | |
| 9M | \$250000 | 63% | 1 | 1 | |
| 12M | \$256000 | 64% | 1 | 1 | |
| 15M | \$262000 | 66% | 1 | 1 | |
| 18M | \$268000 | 67% | 1 | 1 | |
| 21M | \$274000 | 69% | 1 | 1 | |
| 24M | \$280000 | 70% | 1 | 1 | |

SCORE SUMMARY

| | | | |
|---------------------------|-------|----------------|----------------|
| NEW NATIONAL RISK SCORE | = 502 | SCORE FACTORS: | 19, 35, 1, 8 |
| EXPERIAN/FAIR ISAAC SCORE | = 561 | SCORE FACTORS: | 22, 13, 18, 10 |
| BANKRUPTCY MODEL | = 925 | SCORE FACTORS: | K, C, H, B |

PUBLIC RECORDS

| | | | | | |
|---|--------------|---------------------------|---------------|--------------------------------|----------------------------|
| * SO CALIF DISTRICT COURT C#: 45078321 | 6-20-94 1 | 7-01-95 BP: B476P2109 | 3011111 14 | \$12,450 15 | CO LIEN REL 16 |
| * COUNTY SPR CT SANTA ANA D#: 7505853 BP: B1234P50987 | 9-19-93 1 | PLAINTIFF: ALLIED COMPANY | 3019999 19 | \$1,200 19 | CIV CL JUDG 20 |
| * U S BANKRUPTCY COURT D#: 35054539906234561 | 2-10-93 2 | | 3009999 21 | \$100,000-L \$8,500-A 21 | BK 13-PETIT VOLUN 22 |

- 11 Reporting court's name
- 12 Original filing date with court
- 13 Status date if status is satisfied, released, vacated, discharged or dismissed
- 14 Reporting court's number
- 15 Amount of public record
- 16 Type of public record
- 17 Certificate or docket number
- 18 Code describing the consumer's association to the public record item per the Equal Credit Opportunity Act
- 19 Book and page number
- 20 Plaintiff's name
- 21 Liability and asset amounts for bankruptcies only
- 22 Voluntary indicator only; may display as VOLUN if consumer voluntarily dismissed bankruptcy

Reminder:

To ensure compliance with the Fair Credit Reporting Act, reasonable care should be taken to input accurate identification belonging to the consumer when requesting services.

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Tradelines

Any or all of the following information may appear if provided by a subscriber.

- Original credit grantor name/creditor classification for third party collection agency tradelines
- Balloon payment information (date and amount) or deferred payment start date for deferred loans
- Mortgage Identification Number (MIN) for mortgage tradelines
- Portfolio "Sold To:" or "Purchased From:" name

- Special comments reported by a subscriber or consumer to distinguish accounts which may require special handling
- Compliance condition code reported by a subscriber to distinguish accounts that are "Closed by Consumer" and/or "Disputed Accounts"
- 'D' indicates the terms of the loan have been deferred to a future date
- An asterisk preceding public record information or a tradeline indicates that information may need further review
- Reporting subscriber's name
- Reporting subscriber's number
- KOB (Kind of Business Code) describes a subscriber's business. The first letter designates an industry. The second character more narrowly defines a subscriber's business.
- Type of account
- Terms of account
- Code describing consumer's association to the account per the Equal Credit Opportunity Act
- Consumer's account number

- Date the account was opened
- Balance date is the date of the subscriber's accounts receivable tape for open accounts; the date of the last reporter update tape for accounts with a zero balance that were not provided by a reporter on each update tape; and the date paid for paid accounts.
- Date of consumer's last payment on the account
- Amount of the loan or credit established
- Indicates if the amount is an original loan (O), credit limit (L), high balance (H), initial charge-off (C) or unknown (blank)
- Current balance on the account
- Payment amount the consumer is scheduled to pay on the account
- Payment level date is the date the account first reached the present status level
- The amount past due for the account
- The account condition indicates the state of account
- Months reviewed indicates the total number of months history has been maintained for the account
- Maximum delinquency and payment code are the most recent date and code of the worst status beyond the 25-month payment history

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TCA1 RTS 3122250 CONSUMER,JONATHAN QUINCY 999999990; CONSUMER,NANCY CHRISTINE

PAGE 3 DATE 5-15-00 TIME 10:37:16 PHP26 V306 TCA1

| TRADES | | | | | | | | | |
|--|----------|------------|------------|----------|---------------|--|--|--|--|
| SUBSCRIBER | OPEN | AMT-TYP1 | AMT-TYP2 | ACCTCOND | PYMT STATUS | | | | |
| SUB# KOB TYP TRM ECOA BALDATE | LAST PD | BALANCE | PYMT LEVEL | MOS REV | PYMT HISTORY | | | | |
| ACCOUNT # | | MONTH PAY | PAST DUE | MAXIMUM | BY MONTH | | | | |
| * CREDIT AND COLLECTION | 9-94 | \$500-O | | | COLLACCT | | | | |
| 3980999 YC UNK UNK 2 | 4-05-96 | \$250 | 9-94 | (20) | GGGGGGGGGGGG | | | | |
| 98E543182136 | | | \$250 | | GGGGGGGGGGGG | | | | |
| a. ORIGINAL CREDITOR: DR. JOHN KILDARE/MEDICAL-HEALTH CARE | | | | | | | | | |
| **ACCOUNT INFORMATION DISPUTED BY CONSUMER** | | | | | | | | | |
| **DEBT BEING PAID THROUGH INSURANCE** | | | | | | | | | |
| * ISLAND SAVINGS | 5-96 | \$7,000-L | \$5,700-H | CLOSED | CURR ACCT | | | | |
| 1211248 BC CRC REV 2 | 10-1-97 | \$0 | 10-97 | (18) | B0CCCCCCCCCCC | | | | |
| 40585254820 | | | | | CCCCC | | | | |
| **ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | | | | | |
| HEMLOCKS | 2-95 | \$1,000-O | | OPEN | CURR ACCT | | | | |
| 2313849 DV ISC 024-D 3 | 6-01-96 | \$1,000 | 2-95 | (17) | NNNNNNNNNNNN | | | | |
| 8285103111261 | | | | | NNNN | | | | |
| b. DEFERRED PAYMENT START DATE: 07-30-1999 | | | | | | | | | |
| CENTRAL BANK | 12-93 | \$22,350-O | | OPEN | DELINQ 30 | | | | |
| 1132912 BI AUT 48 1 | 6-15-96 | \$11,050 | 6-96 | (31) | 1CCCCCCCCCCCC | | | | |
| 23802654388 | 5-96 | \$465 | \$465 | | CCCCCCCCCCCC | | | | |
| * MOUNTAIN BK | 3-93 | \$43,225-O | | OPEN | 30 3 TIMES | | | | |
| 1119999 BI SEC 60 2 | 12-17-96 | \$19,330 | 12-96 | (39) | 1CCCCC1CCCCC | | | | |
| 3562A0197325346R12345 | 11-96 | \$956 | \$956 | 9-94/1 | CCCCCCCCCCCC | | | | |
| >3562A019732534 | | | | | | | | | |

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46 Payment status comments reflect the payment history of the account as of the balance date

47 Consumer's payment history during the past 25 months beginning with the month represented by the balance date. The codes reflect the status of the account for each month and are displayed for balance reporting subscribers only.

- C Current
- N Current account/zero balance — no update tape received
- 0 Current account/zero balance — reported on update tape
- 1 30 days past the due date
- 2 60 days past the due date
- 3 90 days past the due date
- 4 120 days past the due date

- 5 150 days past the due date
- 6 180 days past the due date
- 7 Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
- 8 Derogatory, e.g. foreclosure proceeding, deed in lieu
- 9 Chapter 7, 11 or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
- G Collection
- H Foreclosure
- J Voluntary surrender
- K Repossession
- L Charge-off
- B Account condition change, payment code not applicable
- (Dash) No history reported for that month
- Blank No history maintained; see payment status comment

48 Two amounts may display. Indicates the account has a \$10,000 (L)imit and the (H)ighest balance was \$7,108.

49 Actual monthly payment is indicated by the "-A" directly after the monthly payment amount, represents the actual payment amount received by the lender for that reporting period

Scheduled monthly payment is indicated if there is no "-A" or "-E"

Estimated monthly payment is indicated by the "-E" directly after the monthly payment amount, calculated by Experian based on reporters formula



TCA1 RTS 3122250 CONSUMER,JONATHAN QUINCY 999999990; CONSUMER,NANCY CHRISTINE

PAGE 4 DATE 5-15-00 TIME 10:37:16 PHP26 V306 TCA1

| SUBSCRIBER SUB# | KOB | TYP | TRM | EOCA | OPEN BALDATE LAST PD | AMT-TYP1 BALANCE MONTH PAY | AMT-TYP2 PYMT LEVEL PAST DUE | ACCTCOND MOS REV MAXIMUM | PYMT STATUS PYMT HISTORY BY MONTH |
|---|-----|-----|-----|------|----------------------------|--------------------------------------|------------------------------------|--------------------------------|---|
| * BAY COMPANY 2390446 525556601 | DC | CHG | REV | 2 | 1-68 5-31-96 | \$1,400 -L | 5-96 | BK13PET (99) | DELINQ 180 7654321CCCC00 CCCCCCCCCCCC |
| EMPLOYEES CREDIT UNION 1220855 5396258022578 | BC | CRC | REV | 2 | 2-85 1-15-98 1-98 | \$10,000 -L \$6,029 \$180 -A | \$7,108 -H 2-85 | OPEN (99) | CURR ACCT CCCCCCCCCCCC 00000000CCCC |
| HOME FINANCIAL 5935250 24000098500012 C. MIN: 123456789012345678 | FM | R/E | 30Y | 2 | 5-90 1-12-98 12-97 | \$400,000 -O \$234,000 \$3,128 | 5-90 | OPEN (92) | CURR ACCT CCCCCCCCCCCC CCCC0000CCCC |
| STATE BANK 1299987 4271008232 d PURCHASED PORTFOLIO FROM: SOUTHWEST BANK | BC | CRC | REV | 1 | 1-90 6-15-96 5-96 | \$10,000 -L \$8,628 \$255 -E | \$9,612 -H 1-90 | OPEN (85) | CURR ACCT CCCCCCCCCCCC CCCC0000CCCC |
| TRAVEL CHARGE USA 3488520 4271008232 | N | CRC | 001 | 1 | 3-95 12-20-97 | \$4,000 -H \$0 | \$3,612 -H 12-97 | PAID (34) | CURR ACCT BCCCCCCCCCCCC CCCC0000CCCC |

INQUIRIES

| | | |
|---------------|----------|------------|
| HEMLOCKS | 12-05-98 | 2313849 DC |
| BAY COMPANY | 12-03-98 | 2390446 DC |
| HILLSIDE BANK | 10-21-97 | 2240679 BC |

MESSAGES

CONSUMER ASSISTANCE CONTACT: EXPERIAN **50**
PO BOX 9595, ALLEN, TX 75013-0036 888 397 3742

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Inquiries

Inquiries indicate that a Credit Profile Report was received on that date by the subscriber listed. Inquiring subscriber name, number and KOB are shown. Type, terms and amount may display and are from the subscriber's inquiry input.

Messages

The messages section may include general consumer statements, informational or other special messages. Consumer statements relating to a tradeline or public record item appear directly after the item.

50 Name, address and telephone number of Experian Consumer Assistance office or Credit Bureau nearest to the consumer's current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.

Experian/Fair, Isaac Model

A spectrum of predictive power

Comprehensive Experian consumer credit information and the extensive data analysis techniques of the Fair, Isaac Companies combine to create the Experian/Fair, Isaac Model for robust credit risk prediction. By performing an in-depth review of the information in a consumer's credit file, this flexible, high performance model gives you the quality information and detailed analysis you need to support your credit decisions.

Using the Experian/Fair, Isaac Model, you will be able to identify those prospects more likely to result in serious delinquency, charge-off or bankruptcy. You can reduce the number of accounts adversely affected by negative actions, while also identifying those with the greatest profit potential.

Some exceptional ways to support your credit decisions

- Prescreen programs for direct mail solicitations
 - Expand prospective market
 - Minimize credit losses
 - Reduce solicitation costs
- Account Approval (On-line)
 - Set initial credit limits/loan amounts
 - Authorize over-limit purchases
 - Handle customer requests for credit limit increases
- Manage your existing accounts
 - Adjust credit limits
 - Determine reissues
 - Determine over-limit actions
 - Prioritize collections

How the Experian/Fair, Isaac scorecard analysis works

Developed from a representative national sample of three-quarters of a million Experian consumer credit histories, the Experian/Fair, Isaac Model:

- Analyzes the performance of those sample credit histories over a 24-month period
- Converts the experience of credit grantors, collection agencies, public records information and inquiries found on a consumer's Experian credit file into a numeric score that indicates future payment behavior

- Uses those variables which most accurately predict credit performance as the basis for scorecard development

The result is a detailed, highly predictive model consisting of 10 individually targeted scorecards. Each Experian Credit Profile report is directed toward a particular scorecard, based on the characteristics present in a report. These include:

- Amount of tradeline information
- Length of time on file
- Presence of derogatory information

The Experian/Fair, Isaac scores range from the high 300s to the mid 800s. It is important to remember that, the higher the score, the better the credit risk.

Enhanced risk prediction tailored to your industry

The Experian/Fair, Isaac Model is also available in four industry-specific versions that fine-tune the scores to your unique set of accounts, adding even greater accuracy to your credit decisions:

- Experian/Fair, Isaac Auto Loan Model
- Experian/Fair, Isaac Installment Loan Model
- Experian/Fair, Isaac Personal Finance Model
- Experian/Fair, Isaac Bankcard Model

Because the scaling, validation and development of these models is consistent with the Experian/Fair, Isaac Model, the industry-specific scores are easy to incorporate into your current credit strategies. You receive all the power of the original model in addition to the enhanced scorecards specific to auto, bankcard, installment and personal finance loans, ensuring you of the best possible risk prediction system for these industries.

Put the power of the Experian/Fair, Isaac Model to work for you

Experian/Fair, Isaac Model Score Factor Codes

| Original Factor | New Factor | Definition |
|-----------------|------------|---|
| A | 01 | Current balances on accts. |
| B | 02 | Delinquency reported on accts. |
| C | 03 | Too few bank revolving accts. |
| D | 04 | Too many bank revolving accts. |
| E | 05 | No. of accts. with balances |
| F | 06 | No. of finance company accts. |
| G | 07 | Unable to evaluate recent payment history |
| H | 08 | No. of recent inquiries |
| I | 33 | Prop. of current loan balance to original loan amount |
| J | 09 | No. of accts. opened within the last twelve months |
| K | 10 | Prop. of balance to high credit on bank revolving or all revolving accts. |
| L | 11 | Current balances on revolving accts. |
| M | 12 | Length of revolving acct. history |
| N | 13 | Length of time (or unknown time) since acct. delinquent |
| O | 14 | Length of time accts. have been established |
| P | 15 | Insufficient or lack of bank revolving acct. information |
| Q | 16 | Insufficient or lack of revolving acct. information |
| R | 17 | No recent (non-mortgage) acct. balance information |
| S | 18 | No. of accts. delinquent |
| T | 19 | Too few accts. rated "current" |
| U | 24 | Lack of recently reported balances on revolving/open accts. |
| V | 20 | Length of time since legal item filed or collection item reported |
| W | 21 | Amount past due to accts. |
| X | 22 | Acct.(s) not paid as agreed and/or legal item filed |
| Y | 32 | No recent installment loan information |
| Z | 30 | Length of time since most recent acct. established |
| * | 37 | No. of finance co. accts. established relative to length of finance hist. |
| * | 25 | Length of installment loan history |
| * | 26 | No. of revolving accts. |
| * | 99 | Lack of recent info. on finance accts., or lack of finance accts. |
| * | 31 | Too few accts. with recent payment information |
| * | 28 | No. of accts. established |
| * | 98 | Lack of recent information on auto loan, or lack of auto loans |
| * | 36 | Length of time open installment loans have been established |
| * | 38 | Serious delinquency and public record or collection filed |
| * | 39 | Serious delinquency |
| * | 40 | Derogatory public record or collection filed |

* Applicable to industry options only.

Note: Score Factor Codes are also available on teleprinter reports

| Exclusion Message | Definition |
|---|---|
| EXPERIAN/FAIR ISAAC SCORE NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS | The Profile report contains more than 100 subscriber trade and inquiry transactions. |
| EXPERIAN/FAIR, ISAAC SCORE NOT AVAILABLE DUE TO REPORT OF "DECEASED" STATUS | The Profile report contains a subscriber transaction with a status code of "21" or an association code of "X", indicating the consumer is deceased. |
| EXPERIAN/FAIR, ISAAC SCORE NOT AVAILABLE DUE TO MODEL EXCLUSION CRITERIA | The Profile report does not contain any tradeline which satisfies both of the following: 1. status date within the last six months, OR a balance within the last six months if the status code is not "11" ("CURR ACCT"). 2. does not contain disputed information. |
| EXPERIAN/FAIR, ISAAC SCORE NOT AVAILABLE DUE TO LACK OF CREDIT HISTORY | The Profile report does not contain any tradelines which have been open for at least six months. |

