

ACROFILE

Training Brochure

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1 SSN ISSUED -93 STATE ISSUED- GA

2 * 001 EQUIFAX CREDIT INFORMATION SERVICES - P O BOX 740241
1150 LAKE HEARN DRIVE STE 460 ATLANTA GA 30374-0241 800/685-1111

6 *CONSUMER, JOHN, Q, JR 3 SINCE 03/10/73 4 FAD 06/22/98 5 FN-238
9412, MAIN, ST, ATLANTA, GA, 30302, TAPE RPTD 07/93
TELEPHONE NUMBER (404)555-1212 CRT 07/93
410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/91
46, KENNEDY, DR, DETROIT, MI, DAT RPTD 01/86
****ALSO KNOWN AS-CCONSUMER, ROBERT****
BDS-03/03/49, SSS-900-00-0000 SSN VER: Y

7 01 ES-ENGINEER, ACME MFG, ATLANTA, GA, EMP 06/93, VER 03/97
02 EF-ENGINEER, CENTRAL POWER, SAN JOSE, CA, , , , , LEFT 05/93
03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI, , , , , LEFT 05/91

8 *SUM-04/73-07/98, PR/OI-YES, FB-NO, ACCTS:10, HC\$450-87595, 6-ONES, 1-TWO, 1-THREE,
1-FIVE, 1-OTHER.

9 ***** PUBLIC RECORDS OR OTHER INFORMATION *****
04 07/95 BKRPT 111VF116, 95-453657, LIAB\$25600, ASSET\$10500, EXEMPT\$100, INDIVID, PE
RSONAL, DISMSD CH-7
05 11/97 COLL 04/97 111YC363 ACB COLLECTIONS FOR DR JONES
AMT:\$532 BAL:\$300 PAYMENT DLA:11/97, I, 202012
06 05/97 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, VISA, SATISFIED, 08/97

10 *INQS-SUBJECT SHOWS 4 INQUIRIES SINCE 05/98
BURDINES 111DC304 06/22/98 HECHT CO 111DC2872 05/15/98
FRIEDMAN'S 111JA105 05/12/98 SUNTRUST 111FM6875 05/11/98

11 * FIRM/ID CODE RPTD OPND H/C TRM BAL P/D CS MR ECOA ACCOUNT NUMBER
PROV BK MD*111ON192 06/98 02/88 500 25 440 R1 99 J DLA 05/98 86934
AMEXTRVLSV*111ON250 06/98 01/95 450 123 123 01 41 J DLA 06/98
ATL FIN VS*111FS26 06/98 03/92 3000 140 2832 700 R5 75 I 4453

12 30(01)60(01)90+(01) 05/98-R4, 04/98-R3, 03/98-R2 DLA 02/98
ACCOUNT CLOSED BY CREDIT GRANTOR
WACH IL 111BB771 06/98 07/92 5000 100 4500 R1 71 I DLA 05/98 432704
LORD & TAY*111DC151 06/98 09/93 478 25 356 50 R3 57 J 175

30(04)60(02)90+(00) 05/98-R2, 06/97-R2, 03/97-R3 DLA 02/98
HFC *111FP439 05/98 01/96 4200 18M 933 I1 28 C DLA 04/98 1256
SEARS *111DC29 06/98 04/73 1000 10 110 R1 99 J 5540

30(01)60(01)90+(00) 02/94-R3, 01/94-R2 DLA 05/98
AMOUNT IN H/C COLUMN IS CREDIT LIMIT
RICH'S *111DC24 06/98 10/77 615 25 0 R1 99 I DLA 05/98 974
PAINE/WEBB*111FM1117 05/98 12/92 87K 750 37K 750 I2 65 I 7785632

30(01)60(00)90+(00) 03/97-I2 DLA 04/98
HOME LOAN
WACH IL 111BB771 04/97 07/92 LOST OR STOLEN CARD 4567
&

- 1 SAFESCAN:**
Optional fraud system. Year and state of residence when Social Security number was issued
- 2 CONSUMER REFERRAL MESSAGE:**
This is the address and phone number of the reporting agency. It is provided to assist you and the consumer in the event of adverse action.
- 3 SINCE:**
Date file was established
- 4 FAD:**
Date of last activity on file
- 5 FN:**
FILE NUMBER For Equifax internal use only
- 6 IDENTIFICATION:**
Subject name
Current address, telephone numbers, origin & date added to file
Former address
Second former address
Also known as
Birth date, SSN subject, SSN verified - Yes (Y) or No (N)
(According to Equifax rules, SSN has been verified through major Equifax customers. Social Security Administration will not verify SSN)
- 7 EMPLOYMENT:**
ES—(Employment subject) position, firm, location, date employed, date verified
EF—(Employment former) position, firm, location, date left
E2—(Employment second former)
- 8 SUMMARY OF FILE ITEMS:**
04/73—Oldest opening date of trade
07/98—Newest reporting date of trade
PR/OI—YES—file has public records
FB—NO—when file contains **No** information from credit reporting companies **Not** affiliated with Equifax
ACCTS: 10—File contains ten trade lines
HC—High credit range \$450-87,595
6—ONES—Six trades in file coded 1
1—TWO—One trade in file coded 2
1—THREE—One trade in file coded 3
1—FIVE—One trade in file coded 5
1—OTHER—One trade in file with no code
- 9 PUBLIC RECORDS OR OTHER INFORMATION:**
BKRPT (Bankruptcy) date filed, court number, case number, liabilities, assets, exempt amount, filer, type, intent—chapter number
COLL (Collection) Date reported, date assigned to collection agency, agency customer number, collection agency, agency's client, amount, balance, date of last activity with agency's client,
ECOA designator, account serial number.
ST JD—(Satisfied judgement) date filed, court number, amount, defendant, case number, plaintiff, date verified, status, date satisfied

- 10 INQUIRIES:**
INQS-Alert appears if three or more inquiries occurred within the past 90 days. Customer name, number and date inquired. Two-year inquiry history shown.
- 11 TRADE:**
First Line:
FIRM /ID CODE-Name and customer number of reporting company
*-Trade information from automated tape supplier
RPTD—Date item was reported
OPND—Date account was opened with reporting company
H/C-High credit (On "R" (Revolving) accounts, may indicate credit limit)
TRM—Monthly repayment amount or number of months or years
BAL—Balance owed as of reporting date
P/D—Past due amount as of reporting date

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; Not More Than 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 |

MR—Months reviewed

| 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

- 12** Second Line:
30(01)60(01)90+(01)-Number of times account was 30, 60 or 90+ days late
05/98-R4, 04/98-R3, 03/98-R2-Exact dates of last two delinquencies plus most severe delinquency rating in last seven years
DLA 02/98-Date of last activity on the account
- 13 SAFESCAN:** This file was accessed by a customer using the Equifax SAFESCAN® service, an Equifax fraud protection service.
- 14 DATE FILE WAS ACCESSED.**