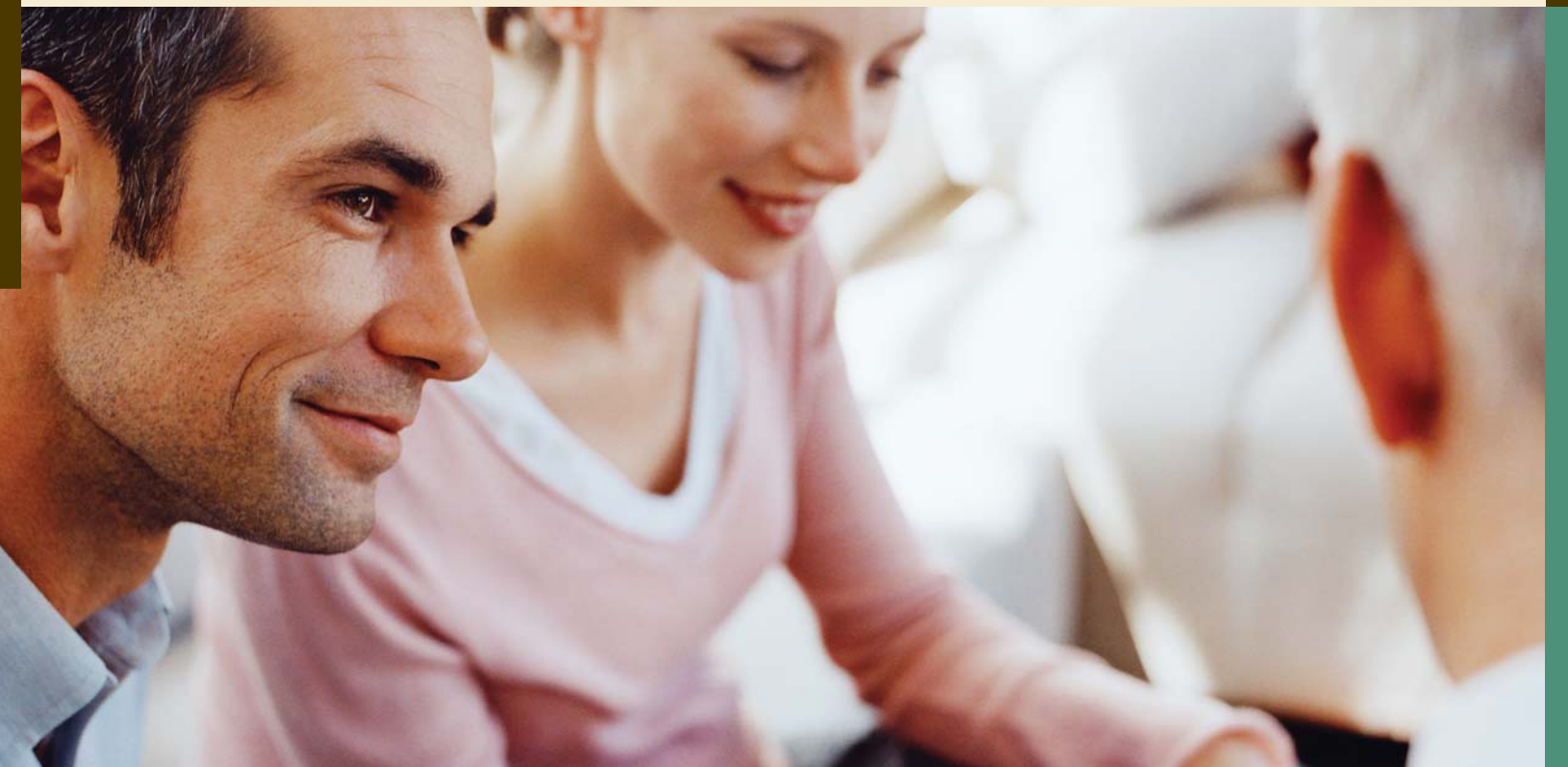




TransUnion Credit Report User Guide
UNITED STATES



Introduction to the Credit Report User Guide

Thousands of companies around the world depend on TransUnion Credit Reports for the consumer **insight** they need to make the **best decisions**. This guide is designed to **introduce** you to the various sections of the print image TransUnion Credit Report.

Credit Report Basics

TransUnion Credit Reports draw information from the TransUnion database, which contains files on more than 200 million consumers—that's virtually every credit-active adult in the United States. The information in the database is provided by more than 85,000 credit-granting institutions and data furnishers. The database is updated, audited and monitored on a regular basis. As a result, you can count on current, comprehensive information when evaluating the financial responsibility of a prospect.

Using this Guide

This guide will walk you through the five standard types of information included in the print image credit report: Identifying Information, Public Records, Collections, Credit History and Inquiries. A following page shows a sample Credit Report that includes both standard information and optional features that can enhance the report.

Subsequent pages provide greater detail on each section, thumbnail diagrams showing where to find each section on the sample Credit Report, and descriptions of the fields and codes. For your convenience, on the left side of the fold-out there is a key to all of the Credit Report Codes. Keep it open for handy reference as you use the guide.

Additional Features

Depending on your business needs, you can make credit information even more powerful by adding optional features to your reports. Some of these options include:

SPECIAL MESSAGES—Help reduce the risk of fraud and protect your customers

MODEL PROFILES—Display scores that help predict future credit behavior

CREDIT SUMMARIES—Quickly assess the consumer's financial health to help you make more accurate decisions

INQUIRY ANALYSIS—Streamline collection efforts by locating individuals quickly

Other options are available to help you make more informed decisions throughout the customer lifecycle.

More Information

To learn more about the TransUnion Credit Report or any of the optional features designed to help you achieve your specific goals, contact your TransUnion representative or visit us at transunion.com/business.

Sample Credit Report (print image format)

This sample report is intended for educational purposes and cannot be used for testing. The actual Credit Report you receive will be customized to meet your specific request.

NOTE: Fields with dollar amounts will display:
K=thousands
M=millions

GoI duncan,elizabeth*2 9932,woodbine,chicago,il,60068*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**

TRANSUNION CREDIT REPORT
<FOR> <SUB NAME> <MKT SUB> <INFILE> <DATE> <TIME>
(I) D248 ABC DEPT STORE 06 CH 4/79 5/20/08 09:36CT

<SUBJECT> <SSN> <BIRTH DATE>
DUNCAN, ELIZABETH 111-11-1111 2/55
<ALSO KNOWN AS> <TELEPHONE>
COOK, ELIZABETH (555) 555-5555

<CURRENT ADDRESS> <DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60068 1/06
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583 4/02
8500 N. WESTERN AV. CHICAGO, IL 60645

<CURRENT EMPLOYER AND ADDRESS> <POSITION> <VERF> <RPTD> <HIRE>
ABC HOTELS CONCIERGE 5/08 5/08 3/02
ANYTOWN, IL.

S P E C I A L M E S S A G E S

ID MISMATCH ALERT: PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)
HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION
***SSN YEAR OF ISSUANCE: FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL;
EST. AGE OBTAINED: 4-8***
***IDENTITY MANAGER VERIFICATION
FRAUD MODEL NUMBER: 200 ID SCORE: 900 SCORE FACTOR CODES: 345, 678, 901
INPUT PHONE NUMBER AND ADDRESS DO NOT MATCH***
OFAC NAME SCREEN: CLEAR
CONSUMER STATEMENT: SEE END RPT

M O D E L P R O F I L E

***VANTAGESCORE ALERT: SCORE +590: TK, 52, RF, 10 SCORECARD: 02 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***

C R E D I T S U M M A R Y

PR=2 COL=1 NEG=1 HSTNEG=2-8 TRD=4 RVL=2 INST=1 MTG=1 OPN=0 INQ=4
HIGH CRED CRED LIM BALANCE PAST DUE MONTHLY PAY AVAILABLE
REVOLVING: \$10.1K \$18.2K \$5.4K \$225 71%
INSTALLMENT: \$16.9K \$12.9K \$1128 \$282
MORTGAGE \$232.5K \$173.2K \$1470
TOTALS: \$259.5K \$18.2K \$191.5K \$1128 \$1977

P U B L I C R E C O R D S

SOURCE TYPE	DATE	LIAB	ECOA COURT LOC	ASSETS	PAID	DOCKET# ATTORNEY
Z 4932059	10/06R		C			06B38521 D. WINSLOW
CHAPTER 7 BANKRUPTCY						
ZP5027011	1/06R	\$3128	I		6/06	06M987654 WILLIAMS
PAID CIVIL JUDGMENT						

C O L L E C T I O N S

SUBNAME ACCOUNT#	SUBCODE	ECOA	OPENED VERIFIED	CLOSED	SPLACED BALANCE	CREDITOR REMARKS	MOP
ADVANCED COL 12345	Y 999C004	I	5/03 4/06A	5/03F	\$2500 \$1000	ABC BANK	09P

T R A D E S

SUBNAME ACCOUNT#	SUBCODE	OPENED VERIFIED	HIGHCRED CREDLIM	TERMS PASTDUE	MAXDELOQ AMT-MOP	PAYPAT PAYPAT	1-12 13-24	MOP
ECOA COLLATRL/LOANTYPE		CLSD/PD	BALANCE	REMARKS		MO	30/60/90	
ABC BK 9876543210	B 6781001	8/06 5/08A	\$16.9K	60M282 \$1128	1/08 \$1410 05	445543211111 11111111		I05
I AUTOMOBILE			\$12.9K	*CONTACT	SUBSCRIBER	20 1/	1/ 5	
ABC RETAILER 1234567890	D 1234567	12/05 5/08A	\$9.6K \$16.7K \$5.2K	MIN200	2/06 \$230 02	111111111111 111111111111		R01
I /CREDITCARD						29 1/	0/ 0	
ABC MORTGAGE 1112223333	Q 1111111	11/02 5/08A	\$232.5K	360M1470		111111111111 111111111111		M01
C /PROPERTY			\$173.2K			48 0/	0/ 0	
ABC DEPARTMENT 123123123123	D 7654321	12/07 5/08A	\$500 \$1500 \$150	MIN25		11111		R01
I /CREDITCARD						5 0/	0/ 0	

I N Q U I R I E S

DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME
5/20/08	DCH248	ABC DEPT STORE	3/07/08	BPH9999(EAS)	TEST BANK
2/20/08	ASD1234(CAL)	MAIN ST AUTO	1/01/08	DNY777(EAS)	123 RETAILER

C O N S U M E R S T A T E M E N T

#HK#FCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT.

I N Q U I R Y A N A L Y S I S

DATE	SUBCODE	SUBNAME
03/07/08	B 9999	TEST BANK
DUNCAN, ELIZABETH (773) 123-4567		
9932 WOODBINE, CHICAGO, IL 60693		
02/20/08	A 1234	MAIN ST AUTO
DUNCAN, ELIZABETH (773) 555-1234		
9932 WOODBINE, CHICAGO, IL 60693		
10 N. CAMINO, OAKLAND, CA 94583		
EMPLOYER: GRAND HOTEL		

C R E D I T R E P O R T S E R V I C E D B Y :

TRANSUNION 800-888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
HTTP://WWW.TRANSUNION.COM/DIRECT

END OF TRANSUNION REPORT

Credit Report Codes

ECOA (Equal Credit Opportunity Act) Inquiry and Account Designators

CODE	DESCRIPTION
A	Authorized user of shared account
C	Joint contractual liability
I	Individual account for sole use of customer
M	Account for which subject is liable but co-signer has liability if the maker defaults
P	Participant in shared account which cannot be distinguished as C or A
S	Account for which subject is co-signer and becomes liable if maker defaults
T	Relationship with account terminated
U	Undesignated
X	Deceased

Date Indicators

CODE	DESCRIPTION
A	Automated
C	Closed
D	Declined
F	Repossessed/Written Off/Collection
I	Indirect
M	Manually Frozen
N	No Record
P	Paid Out
R	Reported
S	Slow Answering
T	Temporarily Frozen
V	Verified
X	No Reply

MOP (Current Manner of Payment)

CODE	DESCRIPTION
00	Not rated, too new to rate, or approved but not used
01	Pays as agreed
02	30–59 days past the due date
03	60–89 days past the due date
04	90–119 days past the due date
05	120 days or more past the due date
07	Paying or paid under Wage Earner Plan or similar arrangement
08	Repossession
8A	Voluntary repossession
8D	Legal repossession
8P	Paying or paid account with MOP 08
8R	Repossession; redeemed
09	Charged off to bad debt
9B	Collection account
9P	Paying or paid account with MOP 09 or 9B
UC	Unclassified
UR	Unrated

Type of Account

CODE	DESCRIPTION
O	Open Account (30, 60 or 90 days)
R	Revolving or Option
I	Installment
M	Mortgage
C	Check credit (line of credit)

KOB (Kind of Business Classifications)

CODE	DESCRIPTION
A	Automotive
B	Banks and Savings and Loan Institutions
C	Clothing
D	Department, Variety and Other Retail
E	Educational Organizations and Employment Services Companies
F	Finance, Personal
G	Groceries
H	Home Furnishings
I	Insurance
J	Jewelry, Cameras and Computers
K	Contractors
L	Lumber, Building Material and Hardware
M	Medical and Related Health
N	Credit Card and Travel/Entertainment Companies
O	Oil Companies
P	Personal Services Other Than Medical
Q	Credit Unions and Finance Companies Other Than Personal Finance Companies
R	Real Estate and Public Accommodations
S	Sporting Goods
T	Farm and Garden Supplies
U	Utilities and Fuel
V	Government
W	Wholesale
X	Advertising
Y	Collection
Z	Miscellaneous

Public records

P U B L I C R E C O R D S						
SOURCE	DATE	LIAB	ECOA	ASSETS	PAID	DOCKET#
TYPE			COURT	LOC		ATTORNEY
Z 4932059	10/06R		C			06B38521
CHAPTER 7 BANKRUPTCY						
ZP5027011	1/06R	\$3128	I		6/06	06M987654
PAID CIVIL JUDGMENT						
						WILLIAMS

Public record information is maintained on a consumer's file in compliance with the Fair Credit Reporting Act (FCRA). This information is obtained from county, state and federal courts, and includes civil judgments, state tax liens, federal tax liens, and bankruptcies. The length of time each record is held on TransUnion's database varies by the type of record.

Typical retention periods (may vary by state)

Civil judgments	Seven years
Unpaid tax liens	Indefinite
Paid tax liens	Seven years from date paid
Chapter 7, 11 or 12 bankruptcies	Ten years
Chapter 13 bankruptcy filings	Ten years
Chapter 13 bankruptcy dismissal or discharges	Seven years
Bankruptcies voluntarily dismissed	Seven years

Collections

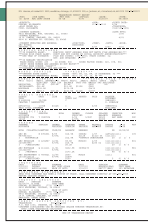
C O L L E C T I O N S							
SUBNAME	SUBCODE	ECOA	OPENED	CLOSED	\$PLACED	CREDITOR	MOP
ACCOUNT#			VERIFIED		BALANCE	REMARKS	
ADVANCED COL	Y 999C004	I	5/03	5/03F	\$2500	ABC BANK	09P
12345			4/08A		\$1000		

Identifies consumer accounts that have been placed with a professional debt-collecting firm. Collection information includes the name of the collection agency providing information, consumer's account number with the collection agency and TransUnion-assigned reporting subscriber number (all collection agency subcodes begin with a "Y").

Also included are the Equal Credit Opportunity Act (ECOA) designator**, date the amount was charged off by the original creditor, date the information was verified along with an indicator code**, date the item was turned over to a collection agency (shown as date opened). Also included are original dollar amount of collection, the balance owed as of date verified or closed, name of the original creditor, and an explanation of current account status as reported by the collection agency.

** See the Credit Report Codes page of this brochure for more details.

Subscriber-provided input and information



```

00i duncan,elizabeth*2 9932,woodbine,chicago,il,60068*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**

<FOR>          <SUB_NAME>          TRANSUNION CREDIT REPORT          <DATE>          <TIME>
(I) D248      ABC DEPT STORE          06 CH          <MKT SUB>          <INFILE>          5/20/08          09:36CT
                4/79
    
```

The actual consumer information you entered to locate the file from TransUnion will be displayed at the top of the print image format report. On every TransUnion Credit Report the inquiring subscriber's TransUnion-assigned code, name, geographic area where the file resides within the TransUnion system, date the file was created, and inquiry date and time (Central Standard Time) are displayed.

Consumer demographic information



```

<SUBJECT>          <SSN>          <BIRTH DATE>
DUNCAN, ELIZABETH          111-11-1111          2/55
<ALSO KNOWN AS>
COOK, ELIZABETH          <TELEPHONE>
                (555)555-5555

<CURRENT ADDRESS>          <DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60068          1/06
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583          4/02
8500 N. WESTERN AV. CHICAGO, IL 60645

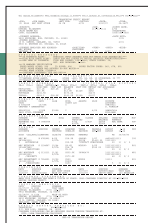
<CURRENT EMPLOYER AND ADDRESS>          <POSITION>          <VERF>          <RPTD>          <HIRE>
ABC HOTELS          CONCIERGE          5/08          5/08          3/02
ANYTOWN, IL.
    
```

Helps verify consumer identification by providing:

- Names reported by data furnishers
- Current address and date it was first reported
- Up to two previous addresses and the date initially reported on first previous address
- Social Security number (SSN) if available

- Date of birth if available
- Telephone number or Phone Append (optional)
- Employment if available (including most current and one previous position, date employment was verified, reported and/or hired)

Special messages



```

SPECIAL MESSAGES
***ID MISMATCH ALERT:          PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)***
***HIGH RISK FRAUD ALERT:          INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
***SSN YEAR OF ISSUANCE:          FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL;
                EST. AGE OBTAINED: 4-8***
***IDENTITY MANAGER VERIFICATION
FRAUD MODEL SCORE: 200          ID SCORE: 900          SCORE FACTOR CODES: 345, 678, 901
INPUT PHONE NUMBER AND ADDRESS DO NOT MATCH***
***OFAC NAME SCREEN: CLEAR***
***CONSUMER STATEMENT: SEE END RPT***
    
```

Highlights specific credit file conditions that may include:

- Presence of consumer statement
- No subject found

Some optional products may also appear.

ID MISMATCH ALERT messages (optional) appear when the input address, SSN or surname does not match what is on file; when a minimum of four inquiries have been made against the file within the last 60 days; or when an invalid ZIP code is entered.

HIGH RISK FRAUD ALERT messages (optional) appear if address, SSN or phone number have been used in suspected fraudulent activity; if the information on an application is inappropriate, such as a commercial or institutional address; or if the SSN has not been issued by the Social Security Administration or is that of a deceased person as reported by the Social Security Administration.

SSN YEAR OF ISSUANCE (optional) provides state, year/range of years and age of consumer when SSN was issued.

IDENTITY MANAGER VERIFICATIONSM (optional) combines sophisticated data analytics and multisourced databases to verify and validate consumer provided information, detect suspicious information, and identify potentially fraudulent transactions and/or accounts. Fraud messages are generated to alert subscribers of suspicious data. And, an identity/fraud score is provided which assesses the level of risk associated with the account. The ID Score[®] from ID Analytics[®] is available as an option for an additional lift in fraud detection.

OFAC NAME SCREEN (optional) is designed to screen an applicant's name against an enhanced U.S. Treasury Department's Office of Foreign Assets Control (OFAC) database of specially designated nationals (SDNs), drug traffickers and money launderers.

Model profile (optional)

```

MODEL PROFILE                * * * A L E R T * * *
***VANTAGESCORE ALERT:      SCORE +590: TK, 52, RF, 10 SCORECARD: 02 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***
    
```

Displays empirically derived scores to help predict a consumer's future credit performance. Other available scores predict likelihood of bankruptcy, project recovery dollars, predict insurance risk, etc. Risk score factors are displayed numerically or in text, and are displayed in order based on their relative impact on the final score.

*****ALERT***** appears after Model Profile heading when Manner of Payment (MOP) is 7 or greater, or when a negative public record or a collection is present on the file.

Credit summary (optional)

```

C R E D I T   S U M M A R Y
PR=2 COL=1   NEG=1 HSTNEG=2-8 TRD=4 RVL=2   INST=1 MTG=1 OPN=0   INQ=4
HIGH CRED   CRED LIM   BALANCE   PAST DUE   MONTHLY PAY AVAILABLE
REVOLVING:  $10.1K   $18.2K   $5.4K   $225       71%
INSTALLMENT: $16.9K   $12.9K   $1128   $282
MORTGAGE    $232.5K   $173.2K   $1470
TOTALS:     $259.5K   $18.2K   $191.5K   $1128   $1977
    
```

Provides a “snapshot” of activity on the consumer’s credit report.

- Available as an option covering either total file history or 12-month file history.
- “Total File History” or “12-Month History” is in the upper right hand corner of the credit summary corresponding to the option chosen.

From left to right, headers in the first row read as follows:

PR: Total number of public records

COL: Total number of collection accounts transferred to a third-party collection agency. These accounts are identified with a Kind of Business (KOB) code of “Y”.

NEG: Total number of negative accounts (derogatory) with a current Manner of Payment (MOP) of 2 or greater.

HSTNEG: There are two separate pieces of information in this field. Both relate to historical negative information on a tradeline. Historical negative information is defined as any Manner of Payment (MOP) of 2 or greater, occurring in any month (excluding current month). The first half of this field describes the number of tradelines which have historical negative information and the second half describes the number of occurrences.

TRD: Total number of trades. TRD value is the sum of RVL, INST, MTG and OPN values.

RVL: Total number of revolving and/or check credit accounts (account types “R” and “C”)

INST: Total number of installment accounts (account type “I”)

MTG: Total number of mortgage accounts (account type “M”)

OPN: Total number of open accounts (account type “O”)

INQ: Total number of inquiries

From left to right, headers on the second row read as follows:

HIGH CRED: Highest amount ever owed on an account

CRED LIM: Maximum credit amount approved by credit grantor

BALANCE: Balance owed as of the date verified

PAST DUE: Amount past due as of the date verified or closed

MONTHLY PAY: Subscriber-reported monthly payment from the “TERMS” field on the account

AVAILABLE: Percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.

TOTALS: Totals for second row headers are included for: Revolving, Installment and Mortgage Accounts (Open Accounts and Accounts Closed with a Balance are not shown on sample report)

Trades

T R A D E S									
SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELQ	PAYPAT	1-12	MOP	
ACCOUNT#		VERIFIED	CREDLIM	PASTDUE	AMT-MOP	PAYPAT	13-24		
ABCOA	COLLATRL/LOANTYPE	CLSD/PD	BALANCE	REMARKS			MO	30/60/90	
ABC BK	B 6781001	8/06	\$16.9K	60M282	1/08	445543211111		I05	
9876543210		5/08A		\$1128	\$1410 05	11111111			
I	AUTOMOBILE		\$12.9K	*CONTACT	SUBSCRIBER	20	1/	1/	5
ABC RETAILER	D 1234567	12/05	\$9.6K	MIN200	2/06	111111111111		R01	
1234567890		5/08A	\$16.7K		\$230 02	111111111111			
I	/CREDITCARD		\$5.2K			29	1/	0/	0
ABC MORTGAGE	Q 1111111	11/02	\$232.5K	360M1470		111111111111		M01	
1112223333		5/08A				111111111111			
C	/PROPERTY		\$173.2K			48	0/	0/	0
ABC DEPARTMENT	D 7654321	12/07	\$500	MIN25		11111		R01	
123123123123		5/08A	\$1500						
I	/CREDITCARD		\$150			5	0/	0/	0

Provides a historical and current record of the consumer's buying and payment activities.

- Trades are available sorted by most derogatory, followed by date verified or vice-versa.
- Payment pattern is available displaying either 12 or 24 months.

Trade information includes the following:

SUBNAME: Abbreviated name of credit grantor/data furnisher with whom consumer has an account

ACCOUNT#: Consumer's account number with the credit grantor (for consumer protection reasons, partial or truncated account numbers are displayed within the tradelines)

ABCOA: ECOA is a code representing the ownership designation on the account**

SUBCODE: Credit grantor's Kind of Business (KOB) designator and TransUnion-assigned reporting subscriber number**

COLLATRL/LOANTYPE: Collateral for an installment loan, or the type of loan

OPENED: Date the account was opened

VERIFIED: Date of last update on the account**

CLSD/PD: Date the account was closed or paid**

HIGHCRED: Highest amount ever owed by the consumer on that account

CREDLIM: Maximum amount of credit approved by credit grantor

BALANCE: Balance owed as of date verified or closed

TERMS: Minimum required payment or number of payments, payment frequency and dollar amount agreed upon

PASTDUE: Amount past due as of date verified or closed

REMARKS: If applicable, this field is used by data furnishers to further explain a special condition related to this account

MAXDELQ: Date on which the maximum level of delinquency for that account occurred

AMT-MOP: Dollar amount of consumer's maximum delinquency and the Manner of Payment (MOP) rating at the time

PAYPAT: The subject's payment pattern with his/her actual rating or Manner of Payment (MOP) over a period of time. Depending on which option a customer chooses either 24 months or 12 months of information will be shown. The default setting is 24 months. The first position on the left of the first row corresponds to the account status of the previously verified month. This will not correspond to the Manner of Payment (MOP) field, which represents the most recently reported account status, usually the current month on open or active trades. Each subsequent position to the right corresponds to one month further back in time.

In the first example below, the first half of the PAYPAT field is 445543211111. The first position indicates the information reported one month prior to verified date (MOP=4):

Manner of Payment (MOP)

One month ago	MOP = 4
Two months ago	MOP = 4
Three months ago	MOP = 5
Four months ago	MOP = 5 Etc.

MO 30/60/90: The four parts of this field summarize the reported delinquency on the account. The first column represents the number of months being summarized, up to 48 months. The second, third, and fourth columns equal the number of times the subject has been 30, 60, or 90 days delinquent, respectively.

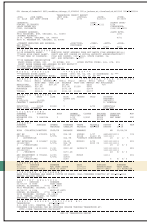
When a tradeline is reported as "charged-off" (MOP 07 or greater), the payment pattern is removed.

In the first example, this field equals 20 1/ 1/5. This means that 20 months of data was reviewed. The subject was 30 days past due one time, 60 days past due one time, and 90 or more days past due five times.

MOP: Type of Account (R, I, M, O, C) and Manner of Payment (MOP) code at which the account is currently reported**

** See the Credit Report Codes page of this brochure for more details.

Inquiries

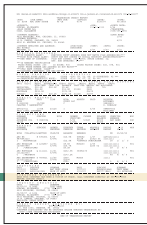


```
INQUIRIES
DATE      SUBCODE      SUEXNAME      DATE      SUBCODE      SUEXNAME
5/20/08   DCH248       ABC DEPT STORE 3/07/08   BPH9999(EAS) TEST BANK
2/20/08   ASD1234(CAL) MAIN ST AUTO   1/01/08   DNY777(EAS)  123 RETAILER
```

Displays which companies viewed the consumer's credit file over the last two years. Includes date the inquiry occurred, and the inquiring subscriber's TransUnion-assigned member number and name.

- Available in a one- or two-column display
- If two columns are requested, inquiries are displayed either left to right or top to bottom, by date

Consumer statement



```
CONSUMER STATEMENT
#HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR
MODIFYING AN ACCOUNT.
```

Contains an explanation of facts or conditions affecting the credit file as requested by the consumer. This section may also include statements to protect consumers against fraud.

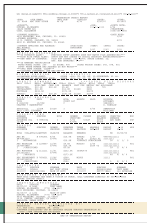
Inquiry analysis (optional)



```
INQUIRY ANALYSIS
DATE      SUBCODE      SUEXNAME
03/07/08   B 9999       TEST BANK
DUNCAN, ELIZABETH (773) 123-4567
9932 WOODBINE, CHICAGO, IL 60693
02/20/08   A 1234       MAIN ST AUTO
DUNCAN, ELIZABETH (773) 555-1234
9932 WOODBINE, CHICAGO, IL 60693
10 N. CAMINO, OAKLAND, CA 94503
EMPLOYER: GRAND HOTEL
```

Returns the contact information provided by the consumer when applying for credit within the previous 90 days. Information returned will include the consumer's name and current address, and potentially the consumer's previous address, telephone number, and employment.

Credit report serviced by



```
CREDIT REPORT SERVICED BY:
TRANSUNION      800-888-4213
P.O. BOX 1000, CHESTER, PA 19022
CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:
HTTP://WWW.TRANSUNION.COM/DIRECT
```

This information should be used to provide contact information to consumers in the event of an adverse action.



555 West Adams Street
Chicago, Illinois 60661

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