

Business Owner Background Report - Comprehensive - JOHN CONSUMER

Subcode: 999333

Ordered: 08/26/2011 16:54:03 CST

Transaction Number: C3300465892

Search Inquiry: JOHN CONSUMER 475 ANTON BLVD COSTA MESA, CA 92626-7037



Identifying Information

Business Principal Names

JOHN CONSUMER YOB: 1954
AGE: 57

JOHN P. CONSUMER JR.

JOHN PHILLIP CONSUMER

Principal Addresses

475 ANTON BLVD
COSTA MESA, CA 92626-7037 Reported: 07/2011

100 MAIN STREET
PHOENIX, AZ 85016-788 Reported: 05/2011

102 MAIN STREET
PHOENIX, AZ 85016-788 Reported: 02/2011

Consumer identification data including up to five of the owner's most recent addresses helps you to quickly verify application information.

Executive Summary

VantageSM Score: 585

Risk Category	Score Range
Low	780 - 900
Low - Medium	681 - 779
Medium	620 - 680
Medium - High	521 - 619
High	300 - 520

Negative Score Factors

- Oldest personal account opened is too recent.
- No credit amount on personal revolving accts
- No personal bank credit card accts available for scoring
- High balance vs limits of open personal accounts
- Number of personal inquiries had non-significant impact on score

Legal Filings

Total legal filings:

Delinquent Payment Information

Past due amount:

In dispute:

Payment Information

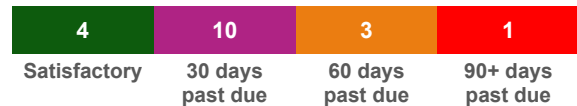
Monthly payments:	\$1,209
Installment loan balance: (10)	\$57,196
Revolving charge balance: (1)	\$532
Revolving credit percent available:	0%
Real Estate loan balance:	\$0

Includes full consumer credit report including Vantage Score, score factors and other consumer credit information that may be used to take adverse action.

Trade Payment Status

Oldest trade opened	04/2005
Paid trades	4
Satisfactory trades	4
Previously delinquent/derogatory	2
Presently delinquent/derogatory	5
Total trades	11

Delinquency Summary



Consumer Statement

Disputes and Supplemental Data Related to Transactional Information

04& 07-25-09 0000000 CONSUMER COMMENT TEXT PRESENT

Inquiries

Inquiry Details			
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Consumer inquiries are itemized to identify consumer credit activity of business principal

Trade Information

Trade Payment Experience	
1	2
3	4
5	6
7	8
9	10
11	12
13	14
15	16
17	18
19	20
21	22
23	24
25	26
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73	74
75	76
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79	80
81	82
83	84
85	86
87	88
89	90
91	92
93	94
95	96
97	98
99	100

Original Loan Amount: \$3,280 Transactional Relationship: Individual Trade Category: Jewelers Payment Status: Unpaid balance reported as a loss by credit grantor Special Comments: Payment Indicator (current month 07/2011): Collections, charge-off or bankruptcy	Full consumer trades are provided including 24 month payment grid and key payment metrics
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Full consumer trades are provided including 24 month payment grid and key payment metrics

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09	09	09	09	09	09
-	9	-	9	9	9	-	-	1	C	C	C	C	C	C	C								

Transactional Relationship: Individual
Trade Category: Lumber/Building Material/Hardware - Non-Specific
Payment Status: Unpaid balance reported as a loss by credit grantor
Special Comments:
Payment Indicator (current month 10/2010): Collections, charge-off or bankruptcy

[Click here for legend](#)

[illegible]

[illegible]

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
TIBURON AUTO FINANCE Installment 09/2007 Closed 02/20/2010																							
Original Loan Amount: \$13,964																							
Transactional Relationship: Joint Account																							
Trade Category: Automobile Financing Company																							
Payment Status: Account/paid satisfactorily																							
Special Comments:																							
Payment Indicator (current month 02/2010): Account condition change, payment code not applicable																							
24 Month Payment History																							
Click here for legend																							
Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
10	09	09	09	09	09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08
C	C	C	C	C	C	C	C	-	-	-	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
COUNTYWIDE CONSUMER USA Installment 09/2005 Closed 10/17/2010																							
Original Loan Amount: \$12,636																							
Transactional Relationship: Cosigner																							
Trade Category: Personal Loan Companies																							
Payment Status: Paid account/zero balance																							
Special Comments:																							
Payment Indicator (current month 10/2010): Account condition change, payment code not applicable																							
24 Month Payment History																							
Click here for legend																							
Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
10	10	10	10	10	10	10	10	10	09	09	09	09	09	09	09	09	09	09	09	09	08	08	08

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
PREMIUM SVCIN Installment 05/2005 Closed 07/05/2008																							
Original Loan Amount: \$62,390																							
Transactional Relationship: Joint Account																							
Trade Category: Real Estate Sales And Rentals																							
Payment Status: Paid account/was delinquent 90 days past due date																							
Special Comments:																							
Payment Indicator (current month 07/2008): Account condition change, payment code not applicable																							
24 Month Payment History																							
Click here for legend																							
Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06
2	1	C	C	C	C	-	-	C	C	C	C	1	1	C	C	C	C	C	1	3	2	1	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
OLDELL FINANCE Installment 01/2010 Open \$24,348 06/28/2011																							
Original Loan Amount: \$28,675																							
Transactional Relationship: Joint Account																							
Trade Category: Personal Loan Companies																							
Payment Status: Current account/was 30 days past due date two times																							
Special Comments:																							
Payment Indicator (current month 06/2011): Current																							
24 Month Payment History																							
Click here for legend																							
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09	09	09	09	09	09	09
C	C	1	C	C	C	C	C	C	C	C	C	C	1	C	C								

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
TIBURON AUTO FINANCE	Installment	12/2009	Open	\$27,272 06/28/2011		\$600	06/25/2011																
Original Loan Amount: \$31,353																							
Transactional Relationship: Joint Account																							
Trade Category: Personal Loan Companies																							
Payment Status: This is an account in good standing																							
Special Comments:																							
Payment Indicator (current month 06/2011): Current																							
<div>24 Month Payment History<div>Click here for legend</div></div>																							
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09	09	09	09	09	09	09
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C							

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 Foreclosure, voluntary surrender or repossession	9 Collections, charge-off or bankruptcy
B Account condition change, payment code not applicable	C Current	0 Current with zero balance - update received
N Current account/Zero balance - no update received	- No history reported for that month	 No history maintained; see payment status comment

BizID Consumer Fraud Score

BizID predicts the likelihood of fraud risk based on business principal validation and verification results.
Higher scores indicate lower risk.

Score : 613

High risk

0

Low risk

999

Consumer fraud score identifies the principal's fraud risk.

Based on your Company's risk threshold, this recommended action for this business is:

Accept

Fraud Alerts

BizID alerts identified for: JOHN CONSUMER / SSN: XXX-XX-XXXX

* Input SSN has not been issued

* Inquiry address: Non-residential

Results for Office of Foreign Assets Control Specially Designated National list

* No Match

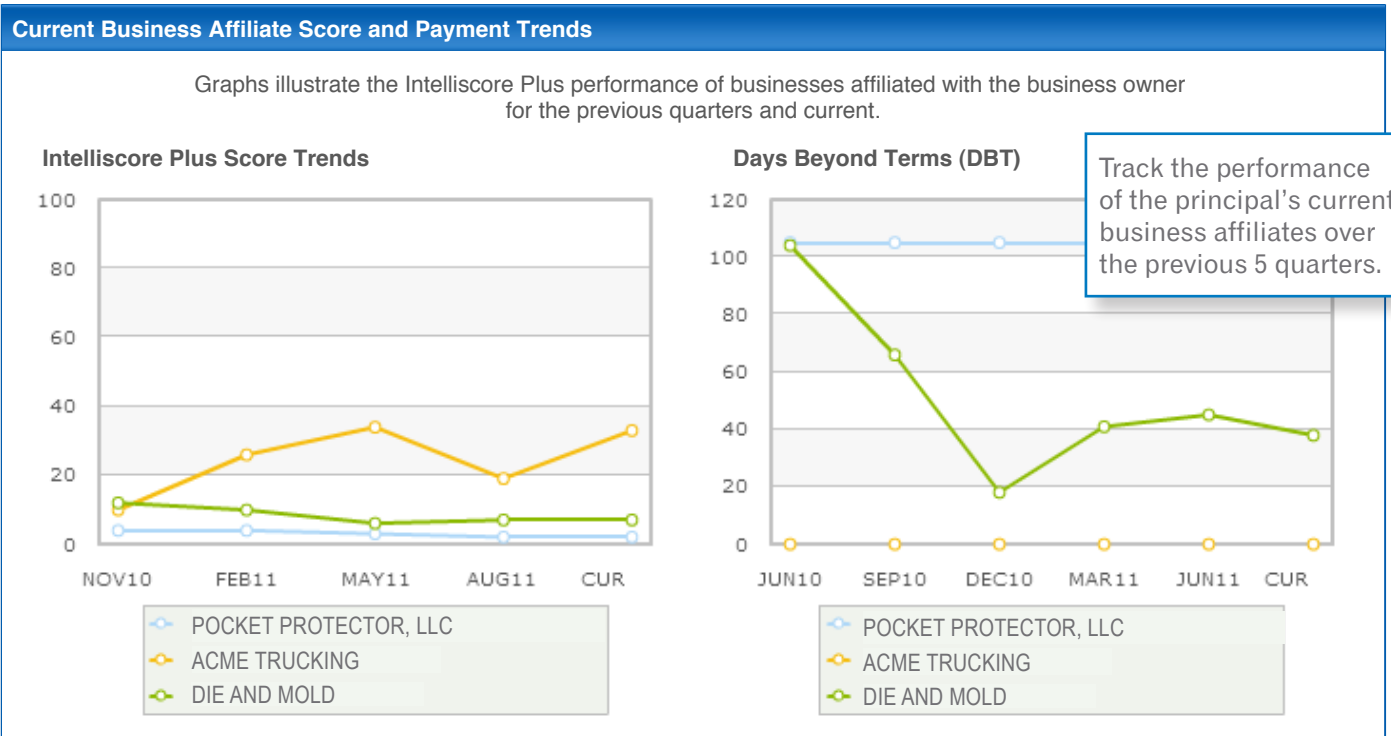
Fraud alerts identify possible fraud indicators associated with the principal's credit file or personal information or matches to the Office of Foreign Assets Control Specially Designated Nationals list.

Executive Summary	
Current affiliations - title indicates financial responsibility:	2
Current affiliations - title does not indicate financial responsibility:	
Previous business affiliations:	
Unique business affiliations:	
Fraud alerts:	
Best score performance - current affiliations:	11
Worst score performance - current affiliations:	2
Best DBT - current affiliations:	1
Worst DBT - current affiliations:	105
Total outstanding balance - current affiliations:	\$24,986
Total recent high credit - current affiliations:	\$38,100
Number of business affiliations with corporate linkage:	1

Executive summary provides quick reference to isolate potential areas of concern.

Owner Current and Former Business Affiliations						
Business Name	SIC Code	Affiliation Title	Affiliation Dates	Link Confidence	Last Affiliation Score*	
✓ POCKET PROTECTOR, LLC	8711 - Engineering-Job Shops	OFFICER	09/15/1999 - Present	High	2 - High Risk	
✓ ACME TRUCKING	4212 - Trucking Without Storage, Local	CO-OWNER	07/01/2010 - Present	High	33 - Medium Risk	
✓ DIE AND MOLD	3544 - Special Dies, Tools, Die Set/Jigs/Mold	PARTNER	06/11/2008 - Present	Up to 10 of the principal's current and previous business affiliations are summarized for quick reference.		
FABRICATING AND FINISHING INC	3089 - Plastics-Fabricating/Finish/Decor-Mfrs	PRESIDENT	07/11/2010 - 12/01/2010			
KLASSY FINISHES	5231 - Paint, Glass & Wallpaper Stores	OFFICER	11/11/2009 - 10/12/2010			
COUNTER TOP EMPORIUM	5712 - Counter Tops	UCC DEBTOR	05/17/2008 - 10/09/2010		High	N/A

✓ indicates current affiliate. Others are former affiliates



Current Business Affiliate Details							
#	Business Name	BIN	Years on File	Current Balance	Recent High credit	Credit Score*	DBT
1	POCKET PROTECTOR, LLC	700341221	26	\$576	\$600	2 - High Risk	105
Address 100 MAIN STREET PHOENIX, AZ 85016-788 (602)999-9999					Business Identification Number and Key Commercial Credit metrics are provided for each affiliated business to assess global risk.		
2	ACME TRUCKING	70022466	23	\$36,419			
Address 123 BLACKTOP LANE, NEWPORT BEACH, CA 92626 (714)999-9999							
3	DIE AND MOLD	700998433	32	\$1,637	\$9,600	7 - High Risk	38
Address 888 INDUSTRIAL PARKWAY, COSTA MESA, CA 92626 (714) 811-1111							
Average Values				\$12,878	\$17,567	14 - Medium-High Risk	48
Current Total Exposure				\$38,632			
Total Potential Exposure					\$52,700		

Former Business Affiliate Details

#	Business Name	BIN	Affiliation Title	Affiliation Dates
1	FABRICATING AND FINISHING, INC Address 153 ZEPHYR RIDGE LN, PHOENIX, AZ 85016 45367 WILD JAVALINA CT, PHOENIX, AZ 85016	700143556	PRESIDENT	07/11/2010 - 12/01/2010
2	KLASSY FINISHES Address 45367 WILD JAVALINA CT, PHOENIX, AZ 85016	873455691	OFFICER	
3	COUNTER TOP EMPORIUM Address 18223 RUSTLERS RANGE AVE, PHOENIX, AZ 85016	700324140	UCC DEBTOR	05/17/2008 - 10/09/2010

Details of previous business affiliations may uncover potential credit or fraud risk associated with "serial entrepreneurs."

+ indicates presence of corporate linkage

* credit score represents Intelliscore Plus commercial score for businesses affiliated with the owner

Individuals Listed at Input Address - 8439 BARNSTABLE PL, ORLANDO, FL

Individuals Listed	Phone	High Risk Alerts
KRISTY RAPP		

Identifies individuals and high-risk conditions associated with the input address.

Alert Details

OFAC Results : **1 - No Match**

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End of report

1 of 1 report

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