**Subcode:** 999333 **Ordered:** 08/26/2011 16:54:03 CST

Transaction Number: C3300465892

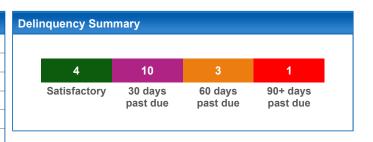
Search Inquiry: JOHN CONSUMER 475 ANTON BLVD COSTA MESA, CA 92626-7037



Identifying Information		
Business Principal Names		
JOHN CONSUMER	<b>YOB:</b> 1954 <b>AGE:</b> 57	Consumer identification data
JOHN P. CONSUMER JR.		including up to five of the owner's most recent addresses
JOHN PHILLIP CONSUMER		helps you to quickly verify
Principal Addresses		application information.
475 ANTON BLVD COSTA MESA, CA 92626-7037	<b>Reported:</b> 07/2011	
100 MAIN STREET PHOENIX, AZ 85016-788	<b>Reported:</b> 05/2011	
102 MAIN STREET PHOENIX, AZ 85016-788	Reported: 02/2011	

Executive Summary		
Vantage <sup>SM</sup> Score: 585	Legal Filings	
Risk Category         Score Range           Low         780 - 900           Low - Medium         681 - 779           Medium         620 - 680           Medium - High         521 - 619           High         300 - 520    Negative Score Factors	Total legal filings:  Delinquent Payment Information Past due amount: In dispute:	Includes full consumer credit report including Vantage Score, score factors and other consumer credit information that may be used to take adverse action.
Oldest personal account opened is too recent.	Payment Information  Monthly payments:	\$1,209
No credit amount on personal revolving accts	Installment loan balance: (*	• •
No personal bank credit card accts available for scoring High balance vs limits of open personal accounts	Revolving charge balance:	( )
Number of personal inquiries had non-significant impact on score	Revolving credit percent av Real Estate loan balance:	vailable: 0% \$0

04/2005
4
4
2
5
11



## **Consumer Statement**

## **Disputes and Supplemental Data Related to Transactional Information**

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

Inquiries								
Inquiry Details								
Name	Account Type	Date of Inquiry						
EAGLE FINANCIAL	Real Estate Specific Type Unknown	07/06/2011						
COUNTYWIDE FINANCE	Conventional Real Estate Loan, Including Purchase Money First	10/11/2010						
COUNTYWIDE FINANCE	Conventional Real Estate Loan, Including Purchase Money First							
AUTO CREDIT INTL	Unknown - Credit Extension, Review, Or Collection	Consumer inquiries are itemized to identif consumer credit activi						
TIBURON AUTO FINANCE	Unknown - Credit Extension, Review, Or Collection							
EXCALIBER LLC	Unknown - Credit Extension, Review, Or Collection	of business principal						
VC AUTO FINANCE	Auto Loan	or issuentees printerpar						
ASSURED LP	Unknown - Credit Extension, Review, Or Collection	10/01/2009						
TRAVELER PARTNERS	Unknown - Credit Extension, Review, Or Collection	09/27/2009						
CONSOLIDATION FINANCIAL	Unknown - Credit Extension, Review, Or Collection	09/27/2009						
FIRST ASSURITY	Auto Loan	09/25/2009						
BANK	Unknown - Credit Extension, Review, Or Collection	09/17/2009						

Installment Opened Closed As of Balance Payment Pass  JAY'S JEWELERS Installment 02/2010 Closed \$2,667	DAINN		Unknown	- Credit Ex	tension, Reviet	v, Or Collection		09/1	7/2009
Revolving									
Revolving	Trade Information								
Name	Trade Payment Experien	ce							
Day   Substitute   Day	Name					High		Last	Amount Past Due
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  24 Month Payment History  24 Month Payment History  Click here for land the payment of t	JAY'S JEWELERS	Installment	02/2010	Closed	, ,			08/24/2010	\$1,705
Payment Status: Unpaid balance reported as a loss by credit grantor  Payment Indicator (current month 07/2011): Collections, charge-off or bankruptcy  24 Month Payment History  Click here for log least payment 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Original Loan Amount: \$	3,280							
Payment Status: Unpaid balance reported as a loss by credit grantor  Special Comments:  Payment Indicator (current month 07/2011): Collections, charge-off or bankruptcy  24 Month Payment History  Click here for log leading and the payment History  Click here for log leading and the payment History  Click here for log leading and the payment History  As of Balance  Revolving / Date Installment Opened Closed Open / Balance / Historical High Balance  PEOPLES FIRST FINANCE Revolving 06/2009 Closed 10/28/2010  Repayment Status: Unpaid balance reported as a loss by credit grantor Special Comments:  Payment Status: Unpaid balance reported as a loss by credit grantor Special Comments:  Payment Indicator (current month 10/2010): Collections, charge-off or bankruptcy  24 Month Payment History  Click here for log leading May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec	ransactional Relationsh	nip: Individual							
Revolving / Date of Last Payment Sept Septial Comments:  Revolving / Date of Last Payment Sept Septial Revolving O6/2009 Closed Transactional Relationship: Individual Trade Category: Lumber/Building Material/Hardware - Non-Specific Payment Status: Unpaid balance reported as a loss by credit grantor Special Comments:  Revolving / Date of Last Payment History  Revolving O6/2010 Closed Septial Comments:  Revolving O6/2010 Closed Septial Closed Septial Comments:  Revolving O6/2010 Closed Septial Clo	Trade Category: Jewelers	3						'	0
Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Oct	Payment Status: Unpaid	balance reported as	a loss by o	redit granto	or				_
Value   Valu	•							key paymen	metrics
Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug 11 11 11 11 11 11 11 11 11 11 11 11 11	Payment Indicator (curre	ent month 07/2011)	: Collection	s, charge-o	off or bankruptcy	/			
Revolving / Date Opened Closed Balance / Historical High Balance Payment Payment Status: Unpaid balance reported as a loss by credit grantor Special Comments:  Payment Indicator (current month 10/2010): Collections, charge-off or bankruptcy  Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Nov Payment Feb Jan Dec Nov Paym				24 Month	Payment Hist	ory		Click he	re for legend
Revolving / Date   Open / Closed   Balance / Historical   High   Payment   Date of Last   Payment    Revolving / Opened   Closed   S532   S532    Feoples First Finance   Revolving   O6/2009   Closed   Closed   S532   S532    Fransactional Relationship: Individual   Frade 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 least of the comment   Click here for least	Jun May Apr Mar	Feb Jan Dec N	Nov Oct	Sep Aug		7 1 2 2	Jan Dec	Nov Oct Sep	U
Revolving / Date Open / Closed Balance / Historical High Balance Payment Payment Payment Payment Opened Closed S532  PEOPLES FIRST FINANCE Revolving 06/2009 Closed \$532  Fransactional Relationship: Individual Frade 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  24 Month Payment History Click here for least one of the control of the c			10 10				10 09	09 09 09	09 09
Revolving / Date Open / As of High Balance / High Balance Payment Last Payment Pass Pass Payment Payment Payment Pass Payment Payment Pass Payment Pass Payment Paymen	- 9 - 9	9 9 -	- 1	C C	CCC	CC			
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  24 Month Payment History  Click here for log to the payment of the payment	Name	•				High		Last	Amount Past Due
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  24 Month Payment History  Click here for log log log   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jan   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jun   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jun   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jun   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jun   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jun   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jun   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jun   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jun   Dec   Nov    Sep   Aug   Jul   Jun   May   Apr   Mar   Feb   Jun   Dec   Nov   Oct   Sep   Aug   Jul   Jun   May   Apr   Mar	PEOPLES FIRST FINANCE	Revolving	06/2009	Closed		\$532			\$532
Payment Status: Unpaid balance reported as a loss by credit grantor  Special Comments:  Payment Indicator (current month 10/2010): Collections, charge-off or bankruptcy  24 Month Payment History  Click here for log	Transactional Relationsh	nip: Individual			10/20/2010				
Special Comments:  Payment Indicator (current month 10/2010): Collections, charge-off or bankruptcy  24 Month Payment History  Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov	Trade Category: Lumber/	Building Material/Ha	ardware - N	on-Specific					
Payment Indicator (current month 10/2010): Collections, charge-off or bankruptcy  24 Month Payment History  Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov	Payment Status: Unpaid	balance reported as	a loss by o	redit granto	or				
Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov	Special Comments:								
Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov	Payment Indicator (curre	ent month 10/2010)	: Collection	s, charge-o	ff or bankruptcy	/			
				24 Month	Payment Hist	ory		Click he	re for legend
10 10 10 10 10 10 10 10 10 10 09 09 09 09 09 09 09 09 09 09 09 09 09	Sep Aug Jul Jun I	May Apr Mar F	eb Jan [	Dec Nov	Oct Sep Au	ıg Jul Jun May	Apr Mar	Feb Jan Dec	Nov Oct
	10 10 10 10	10 10 10 1	10 10	09 09	09 09 09	9 09 09 09	09 09	09 09 08	08 08

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historic High Balanc	M Da	onthly ayment	Date of Last Paymen	Amoun
RITEWAY COLLECTIONS	Installment	03/2011	Closed	\$2,668 04/15/2011					\$2,60
Original Loan Amount: \$2,668	8			04/13/2011					
Гransactional Relationship: I	ndividual								
Trade Category: Other Collect	•								
Payment Status: Account serion department	ously past due o	date/accou	nt assigne	d to attorney, colle	ection agency	/, or credit o	grantor's i	nternal colle	ection
Special Comments:									
Payment Indicator (current m	nonth 04/2011):	Collection	s, charge-	off or bankruptcy					
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				h Payment Histor					here for leger
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11 11 11 10 10			10 10	10 10 10	10 09	09 09	09	09 09 0	09 09 09
				9					
					Historic	al		Date of	
Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	High		onthly syment	Last	Amoun Past Du
	IIIStallillellt	Opened	Ciosea		Balanc	e r	ayınıcını	Paymen	t Fast Du
RFNC, INC	Installment	07/2009	Closed	\$205 11/08/2009					\$20
Original Loan Amount: \$205				11/00/2009					
Fransactional Relationship:	ndividual								
Frade Category: Other Collect									
Payment Status: Account serio	0	date/accou	nt assigne	d to attorney, colle	ction agency	, or credit o	grantor's i	nternal colle	ection
department	- •		Ü	•	, , , , , , , , , , , , , , , , , , ,				
Special Comments:									
Payment Indicator (current m	nonth 11/2009):	Collection	s, charge-	off or bankruptcy					
			24 Mont	h Payment Histor	'y			Click	here for leger
Oct Sep Aug Jul Jun	May Apr Ma	ar Feb c	Jan Dec	Nov Oct Sep	Aug Jul	Jun May	Apr M	ar Feb Ja	an Dec No
09 09 09 09 09	09 09 09	9 09	09 08	08 08 08	08 08	08 08	08 0	8 08 0	8 07 07
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Name	Revolving /	Date	Open /	Balance /	Historic High	IVI	onthly	Date of Last	Amoun
Name	Revolving / Installment	Date Opened	Open / Closed	As of		M Ps	onthly		Amoun Past Du
	-			As of	High	M Ps	-	Last	Amoun Past Du
ROBINSON & ASSOC	Installment	Opened	Closed	As of	High	M Ps	-	Last	Amoun Past Du
ROBINSON & ASSOC  Original Loan Amount: \$36	Installment	Opened	Closed	As of	High	M Ps	-	Last	Amoun Past Du
ROBINSON & ASSOC Original Loan Amount: \$36 Transactional Relationship: I	Installment Installment	Opened	Closed	As of	High	M Ps	-	Last	Amoun Past Du
ROBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect	Installment Installment Individual tion Agencies	Opened 10/2007	Closed	\$36 12/28/2007	High Balanc	M Pa	ayment	Last Paymen	Amoun Past Du \$
ROBINSON & ASSOC  Original Loan Amount: \$36  Transactional Relationship: In the Category: Other Collect Payment Status: Account series	Installment Installment Individual tion Agencies	Opened 10/2007	Closed	\$36 12/28/2007	High Balanc	M Pa	ayment	Last Paymen	Amoun Past Du \$
ROBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: In  Frade Category: Other Collect  Payment Status: Account serio  department  Special Comments:	Installment  Installment  Individual  tion Agencies ously past due of	Opened 10/2007 date/accou	Closed  Closed  nt assigne	\$36 12/28/2007 d to attorney, colle	High Balanc	M Pa	ayment	Last Paymen	Amoun Past Du \$
ROBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: In  Frade Category: Other Collect  Payment Status: Account serio  department  Special Comments:	Installment  Installment  Individual  tion Agencies ously past due of	Opened 10/2007 date/accou	Closed  Closed  nt assigne	\$36 12/28/2007 d to attorney, colle	High Balanc	M Pa	ayment	Last Paymen	Amoun Past Du \$
ROBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: In  Frade Category: Other Collect  Payment Status: Account serio  department  Special Comments:	Installment  Installment  Individual  tion Agencies ously past due of	Opened 10/2007 date/accou	Closed  Closed  nt assigne s, charge-	\$36 12/28/2007 d to attorney, colle	High Balance ection agency	M Pa	ayment	Last Paymen	Amoun Past Du \$
ROBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect  Payment Status: Account seriodepartment  Special Comments:	Installment  Installment  Individual  tion Agencies ously past due of	Opened  10/2007  date/accou	Closed  Closed  nt assigne s, charge-	As of \$36 12/28/2007  d to attorney, colleder	High Balance ection agency	M Pa	ayment	Last Paymen Internal colle	Amoun Past Du \$3
ROBINSON & ASSOC  Original Loan Amount: \$36  Transactional Relationship: In the Category: Other Collect Payment Status: Account seriodepartment  Special Comments: Payment Indicator (current management)	Installment Installment Individual tion Agencies ously past due o	Opened  10/2007  date/accou  Collection  Mar   F	Closed  Closed  nt assigne s, charge- 24 Mont	As of \$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor	High Balance ection agency	M Pa /, or credit c	grantor's i	Last Paymen  Internal colle  Click  pr Mar F	Amoun Past Du \$3 action
	Installment Installment Installment Individual Ition Agencies Ously past due of Inonth 12/2007):  Jun May Ap	Opened  10/2007  date/accou  Collection  Mar   F	Closed  Closed  nt assigne as, charge- 24 Mont by Jan	\$36 12/28/2007  d to attorney, coller off or bankruptcy h Payment Histor Dec Nov Oct	High Balance ection agency  y   Sep   Aug	Pa  /, or credit c	grantor's i	Last Paymen  Internal colle  Click  pr Mar F	Amoun Past Du \$: ction  here for legereb Jan De
ROBINSON & ASSOC  Original Loan Amount: \$36  Transactional Relationship: In Indicator Collect  Payment Status: Account seriod department  Special Comments:  Payment Indicator (current material Nov Oct Sep Aug Jul	Installment Installment Installment Individual Ition Agencies Ously past due of Inonth 12/2007):  Jun May Ap	Opened  10/2007  date/accou  Collection  Mar   F	Closed  Closed  nt assigne as, charge- 24 Mont by Jan	\$36 12/28/2007  d to attorney, coller off or bankruptcy h Payment Histor Dec Nov Oct	High Balance ection agency  Sep Aug  06 06	y, or credit g	grantor's i	Last Paymen  Internal colle  Click  pr Mar F  06 06 0	Amoun Past Du \$:  action  here for leger be Jan De 06 06 05
ROBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect Payment Status: Account seriol department Special Comments: Payment Indicator (current m  Nov Oct Sep Aug Jul 07 07 07 07 07	Installment Installment Installment Individual Ition Agencies Ously past due of Inonth 12/2007):  Jun May Ag 07 07 07  Revolving /	Opened  10/2007  date/accou  Collection  Mar F 7 07  Date	Closed  Closed  nt assigne s, charge- 24 Mont -eb Jan 07 07  Open /	\$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06  Balance /	High Balance ection agency  Sep Aug  06 06  Historic	M Pa Pa V, or credit of V Of	May A 06 0	Last Paymen  Onternal colle  Click  pr Mar F  06 06 0	Amoun Past Du \$3
COBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect Payment Status: Account seriolepartment Special Comments:  Payment Indicator (current model)  Nov Oct Sep Aug Juli 07 07 07 07 07	Installment Installment Installment Individual tion Agencies ously past due of nonth 12/2007):  Jun May Ap 07 07 07	Opened  10/2007  date/accou  Collection  or Mar F 7 07	Closed  Closed  nt assigne s, charge- 24 Mont -eb Jan 07 07	\$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06	High Balance ection agency  Sep Aug  06 06	Jul Jun 06 06	grantor's i	Last Paymen  Internal colle  Click  pr Mar F  06 06 0	Amoun Past Du \$
COBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect Payment Status: Account serio department Special Comments: Payment Indicator (current m  Nov Oct Sep Aug Juli 07 07 07 07 07	Installment Installment Installment Individual Ition Agencies Ously past due of Inonth 12/2007):  Jun May Ag 07 07 07  Revolving /	Opened  10/2007  date/accou  Collection  Mar F 7 07  Date	Closed  Closed  nt assigne s, charge- 24 Mont -eb Jan 07 07  Open /	\$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06  Balance /	High Balance ection agency Sep Aug 06 06  Historic High	Jul Jun 06 06	May A 06 0	Last Paymen  Click  Click  Payman  Click  Date of  Last	Amoun Past Du \$
COBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect Payment Status: Account serio Repartment Repecial Comments: Payment Indicator (current may be compared by the collect of the c	Installment  Installment  Installment  Installment  Individual  Ition Agencies  Ously past due of  Installment  Installment  Installment	Opened  10/2007  date/accou  Collection  or Mar F 7 07  Date Opened	Closed  Closed  Closed  nt assigne  s, charge-  24 Mont  by Jan  07 07  Open / Closed	As of  \$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06  Balance / As of	High Balance ection agency Sep Aug 06 06  Historic High	Jul Jun 06 06	May A 06 0	Last Paymen  Click  Click  Payman  Click  Date of  Last	Amoun Past Du \$
COBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect Payment Status: Account serio Repartment Special Comments: Payment Indicator (current m  Nov Oct Sep Aug Jul 07 07 07 07 07  Name  OUTO CREDIT INTL  Original Loan Amount: \$21,68	Installment Installment Installment Installment Individual Ition Agencies Ously past due of Installment Installment Installment Installment	Opened  10/2007  date/accou  Collection  or Mar F 7 07  Date Opened	Closed  Closed  Closed  nt assigne  s, charge-  24 Mont  by Jan  07 07  Open / Closed	As of  \$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06  Balance / As of	High Balance ection agency Sep Aug 06 06  Historic High	Jul Jun 06 06	May A 06 0	Last Paymen  Click  Click  Payman  Click  Date of  Last	Amoun Past Du \$
COBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect Payment Status: Account seriodepartment Special Comments: Payment Indicator (current movement Indicator)  Nov Oct Sep Aug Jul 07 07 07 07 07  Name  OUTO CREDIT INTL  Original Loan Amount: \$21,68  Fransactional Relationship: Jul 168	Installment Installment Installment Installment Individual Ition Agencies Ously past due of Installment Installment Installment Installment Installment Installment	Opened  10/2007  date/accou  Collection  The property of the p	Closed  Closed  Closed  nt assigne  s, charge-  24 Mont  by Jan  07 07  Open / Closed	As of  \$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06  Balance / As of	High Balance ection agency Sep Aug 06 06  Historic High	Jul Jun 06 06	May A 06 0	Last Paymen  Click  Click  Payman  Click  Date of  Last	Amoun Past Du \$
ROBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect Payment Status: Account seriodepartment Special Comments: Payment Indicator (current may be a seriodepartment)  Nov Oct Sep Aug Jul 07 07 07 07 07 07  Name  AUTO CREDIT INTL  Original Loan Amount: \$21,68  Fransactional Relationship: Jul 17  France Category: Automobile F	Installment Installment Installment Individual Ition Agencies Ously past due of Installment Installmen	Opened  10/2007  date/accou  Collection  The property of the p	Closed  Closed  Closed  nt assigne  s, charge-  24 Mont  by Jan  07 07  Open / Closed	As of  \$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06  Balance / As of	High Balance ection agency Sep Aug 06 06  Historic High	Jul Jun 06 06	May A 06 0	Last Paymen  Click  Click  Payman  Click  Date of  Last	Amoun Past Du \$
ROBINSON & ASSOC  Original Loan Amount: \$36  Transactional Relationship: Infrade Category: Other Collect Payment Status: Account seriodepartment Special Comments: Payment Indicator (current may be a comment of the co	Installment Installment Installment Individual Ition Agencies Ously past due of Installment Installmen	Opened  10/2007  date/accou  Collection  The property of the p	Closed  Closed  Closed  nt assigne  s, charge-  24 Mont  by Jan  07 07  Open / Closed	As of  \$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06  Balance / As of	High Balance ection agency Sep Aug 06 06  Historic High	Jul Jun 06 06	May A 06 0	Last Paymen  Click  Click  Payman  Click  Date of  Last	Amoun Past Du \$
ROBINSON & ASSOC  Original Loan Amount: \$36  Transactional Relationship: Infrade Category: Other Collect Payment Status: Account serio department Special Comments: Payment Indicator (current m  Nov Oct Sep Aug Jul 07 07 07 07 07 07  Name  AUTO CREDIT INTL  Original Loan Amount: \$21,66  Transactional Relationship: Jul Trade Category: Automobile F Payment Status: Account/paid Special Comments:	Installment Installment Installment Installment Individual Ition Agencies Ously past due of Installment	Opened  10/2007  date/accou  Collection  or Mar f 7 07  Date Opened  02/2008	Closed  Closed  nt assigne as, charge- 24 Mont be Jan 07 07  Open / Closed  Closed	s of  \$36 12/28/2007  d to attorney, collection of or bankruptcy  h Payment Histor  Dec   Nov   Oct  06   06   06  Balance / As of  02/20/2010	High Balance ection agency Sep Aug 06 06  Historic High Balance	Jul Jun 06 06  al M Pa	May A 06 0	Last Paymen  Click  Click  Payman  Click  Date of  Last	Amoun Past Du \$
ROBINSON & ASSOC  Original Loan Amount: \$36  Transactional Relationship: Infrade Category: Other Collect Payment Status: Account serio department Special Comments: Payment Indicator (current m  Nov Oct Sep Aug Jul 07 07 07 07 07 07  Name  AUTO CREDIT INTL  Original Loan Amount: \$21,66  Transactional Relationship: Jul Trade Category: Automobile F Payment Status: Account/paid Special Comments:	Installment Installment Installment Installment Individual Ition Agencies Ously past due of Installment	Opened  10/2007  date/accou  Collection  or Mar f 7 07  Date Opened  02/2008	Closed  Closed  Closed  nt assigne  s, charge-  24 Mont  -eb Jan  07 07  Open / Closed  Closed	As of  \$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06  Balance / As of  02/20/2010	High Balance  section agency  Sep Aug  06 06  Historic High Balance	Jul Jun 06 06  al M Pa	May A 06 0	Click pr Mar F 106 06 0  Date of Last Paymen	Amoun Past Du \$3
ROBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect Payment Status: Account seriodepartment Special Comments: Payment Indicator (current movement Indicator)  Nov Oct Sep Aug Jul 07 07 07 07 07  Name  AUTO CREDIT INTL  Original Loan Amount: \$21,66  Fransactional Relationship: Jul Trade Category: Automobile For Payment Status: Account/paid Special Comments:  Payment Indicator (current movements)	Installment Installment Installment Installment Individual Ition Agencies Ously past due of Installment	Opened  10/2007  date/accou  Collection  The properties of the pro	Closed  Closed  Closed  nt assigne  s, charge-  24 Mont  Closed  Closed  Closed	As of  \$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06  Balance / As of  02/20/2010	High Balance  ection agency  Sep Aug  06 06  Historic High Balance	Me Pa	May A 06 C  onthly ayment	Click  Date of Last Paymen  Click  Click  Click	Amoun Past Du \$3
ROBINSON & ASSOC  Original Loan Amount: \$36  Fransactional Relationship: Infrade Category: Other Collect  Payment Status: Account seriodepartment  Special Comments:  Payment Indicator (current magnetic seriodepartment)	Installment Installment Installment Installment Individual Ition Agencies Ously past due of Installment	Opened  10/2007  date/account  Collection  The properties of the p	Closed  Closed  Closed  nt assigne  s, charge-  24 Mont  -eb Jan  07 07  Open / Closed  Closed	As of  \$36 12/28/2007  d to attorney, colled off or bankruptcy h Payment Histor Dec Nov Oct 06 06 06  Balance / As of  02/20/2010	High Balance  section agency  Sep Aug  06 06  Historic High Balance	Jul Jun 06 06  al M Pa	May A 06 C onthly ayment	Last Paymen  Click  Date of Last Paymen  Click  un May A	Amoun Past Du \$3

Historical Date of Balance / Revolving / Date Open / Monthly **Amount** Name High Last Installment Opened Closed As of **Payment Past Due** Balance **Payment** 02/20/2010 Installment 09/2007 Closed TIBURON AUTO FINANCE 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 Click here for legend 24 Month Payment History Sep Aug Jul May Aug Jul Jun Apr Mar Dec Nov Oct Jun Feb Jan Nov Oct Sep May Apr Mar Dec 80 80 80 10 09 09 09 09 09 09 09 09 09 09 09 09 80 80 80 80 80 80 80 80 С С С С C С С C C C С C C С С C Historical Date of Revolving / Date Open / Balance / Monthly Amount Name High Last **Past Due** Installment Closed **Payment** Opened As of Balance **Pavment** 10/17/2010 COUNTYWIDE CONSUMER USA Installment 09/2005 Closed 03/21/2008 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 Jun May Apr Mar Feb Jan Dec Nov Oct Sep Jul Jun May Apr Mar Feb Jan Dec Nov Oct Aug Aug 10 10 10 10 10 10 10 09 09 09 09 09 09 09 09 09 09 80 80 10 10 09 09 80 Historical Date of Revolving / Date Open / Balance / Monthly Amount Last Name High Installment Opened Closed As of **Payment Past Due Balance Payment** 07/05/2008 PREMIUM SVCIN Installment 05/2005 Closed 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 Mar Feb Jan Dec Oct Apr Mar Feb Jan Dec Nov Oct Sep Aug Jun May Apr Nov Sep Aug Jul Jun May Jul 80 80 80 08 80 80 07 07 07 07 07 07 07 07 07 07 07 07 06 06 06 06 06 06 С C C C С C C C С Historical Date of Date Balance / Monthly Revolving / Open / Amount Name High Last Past Due Installment Opened Closed As of **Payment** Balance **Payment** \$24,348 **OLDELL FINANCE** Installment 01/2010 Open \$609 06/28/2011 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 Sep Oct Jun May Feb Jan Dec Nov Oct Aug Jul Jun 11 11 11 10 10 10 10 10 10 10 10 10 10 10 09 09 09 09 09 09 09 10 С С C С C C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
BURON AUTO FINANCE	Installment	12/2009	Open	\$27,272 06/28/2011		\$600	06/25/2011	
riginal Loan Amount: \$31,3 ransactional Relationship: rade Category: Personal Loa ayment Status: This is an ac pecial Comments:	Joint Account an Companies account in good sta			00/20/2011				
ayment Indicator (current n	nonth 06/2011): (	Jurrent	24 Month	Payment History	/		Click he	re for legend
May Apr Mar Feb Jan			- U	Jun May Apr	Mar Feb Jan	Dec Nov	Oct Sep Aug	
11 11 11 11 11 C C C C C	10 10 10 C C C		10 10 C C	10 10 10 C C C	10 10 10 C C C	09 09	09 09 09	09 09
120 days past the due date Chapter 13 Bankruptcy (Peti Discharged, Reaffirmation of Account condition change, p applicable Current account/Zero balance received  izID Consumer Fraud Sc	f debt rescinded) ayment code not ee - no update	8 Fore report of C Curi	ossession rent history repor	luntary surrender	or 9 (	Current with ze	arge-off or bankı ro balance - upc ntained; see pay	late received ment status
BizID predicts the	ne likelinood ol			s indicate lowe		on and verili		
			Sc	ore : 613				r fraud sco the princip
	High risk 0					Low risk 999		
Based	on your Compa	ny's ris	k threshol	d, this recomm	ended action fo	or this busin	ess is:	
				Accept				
Fraud Alerts  SizID alerts identified for: JC Input SSN has not been issue Inquiry address: Non-resident Results for Office of Foreign No Match	ed tial					fraud in the prin persona to the C	lerts identify adicators associpal's credical information office of Fore Specially Deals list.	ociated wit t file or n or match ign Assets
Executive Summary								
Current affiliations - title indica	ates financial resp	onsibility	/:					2
Current affiliations - title does	not indicate finar	icial resp	onsibility:			F	ooutive sure	maru nasa
Previous business affiliations:							ecutive sum ick reference	
Unique business affiliations:							tential areas	
Fraud alerts: Best score performance - curi	rent affiliations:							11
·								- ' '
Vorst score performance - cu	rrent affilaitions:							2
Worst score performance - cu Best DBT - current affiliations								2

105

1

\$24,986 \$38,100

Worst DBT - current affiliations:

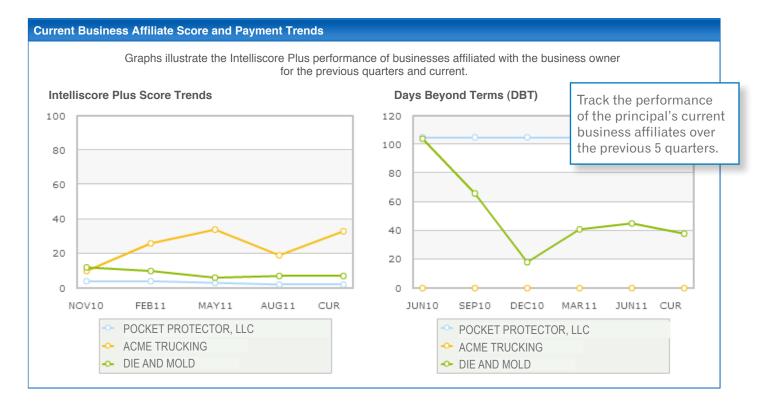
Total outstanding balance - current affiliations:

Number of business affiliations with corporate linkage:

Total recent high credit - current affiliations:

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		of the principal ond previous				
FABRICATING AND FINISHING INC	3089 - Plastics-Fabricating/Finish/Decor-Mfrs	PRESIDENT	07/11/2010 - 12/01/2010	busines	s affiliations marized for				
KLASSY FINISHES	5231 - Paint, Glass & Wallpaper Stores	OFFICER	11/11/2009 - 10/12/2010	quick re	ference.				
COUNTER TOP EMPORIUM	5712 - Counter Tops	UCC DEBTOR	05/17/2008 - 10/09/2010	High	N/A				

<sup>✓</sup> indicates current affiliate. Others are former affiliates



С	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 85016-7		Business Identificati Number and Key Co	nmercial					
2	ACME TRUCKING  Address	70022466	23	\$36,419	\$42,500	Credit metrics are provided for each affiliated business tassess global risk.			
	123 BLACKTOP LANE, NEWPORT BEACH	I, CA 92626 (714)	999-9999						
3	DIE AND MOLD	700998433	32	\$1,637	\$9,600	7 - High Risk	38		
	<b>Address</b> 888 INDUSTRIAL PARKWAY, COSTA MESA, CA 92626 (714) 811-1111								
	Average Values Current Total Exposure			\$12,878 <b>\$38,632</b>	\$17,567	14 - Medium-High Risk	48		
	Total Potential Exposure			++0,002	\$52,700				

Former Business Affiliate Details			
# Business Name	BIN	Affiliation Title	Affiliation Dates
<sup>1</sup> FABRICATING AND FINISHING, INC	700143556	PRESIDENT	07/11/2010 - 12/01/2010
Address 153 ZEPHYR RIDGE LN, PHOENIX, AZ 85016 45367 WILD JAVALINA CT, PHOENIX, AZ 85016			Details of previous business affiliations may uncover potenti
<sup>2</sup> KLASSY FINISHES	873455691	OFFICER	credit or fraud risk associated with "serial entrepreneurs."
Address 45367 WILD JAVALINA CT, PHOENIX, AZ 85016			
3 COUNTER TOP EMPORIUM	700324140	UCC DEBTOR	05/17/2008 - 10/09/2010
Address 18223 RUSTLERS RANGE AVE, PHOENIX, AZ 850	016		

<sup>+</sup> indicates presence of corporate linkage

<sup>\*</sup> credit score represents Intelliscore Plus commercial score for businesses affiliated with the owner

Individuals Listed at Input A	Identification in dividuals and		
Individuals Listed	Phone	High Risk Alerts	Identifies individuals and high-risk conditions associated
KRISTY RAPP			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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