



Exact Match between SSN on input and SSN on file.

Personal Information Since 4/1/1983			Reported
<b>Name</b>	DOE, JOHN		
<b>AKA</b>	JOHN,D,DOE,		
<b>SSN</b>	000-32-9120 <b>DOB:</b> 08/1963		
<b>Address</b>	109, NEWBERRY, PL, LEWISTON, ME, 09580		5/1/2001
<b>Address</b>	47, POB 47, PORTLAND, ME, 04098		8/1/2000
<b>Address</b>	109, SOUTH MONMOUTH, MONMOUTH, ME, 04549		
<b>Phone</b>	555-0099 Personal		

Employment				
		Date Hired	Date Separated	
<b>Employer</b>	XYZ GLOBAL SERVICES			Reported 6/1/2005
<b>Employer</b>	UNIV OF MAINE			Reported 12/1/1997

Add-On Products Summary
<b>Product:</b> Score Model - FICO CLASSIC 98
<b>Status:</b> Default product delivered

Scoring	
<b>Score Model:</b> FICO CLASSIC 98 +514 ***Inquiries impacted the credit score and derogatory (alert) information is found in the file***	
<b>Factor:</b> 038 Serious delinquency, and public record or collection filed	
<b>Factor:</b> 013 Time since delinquency is too recent or unknown	
<b>Factor:</b> 020 Length of time since derogatory public record or collection is too short	
<b>Factor:</b> 010 Proportion of balances to credit limits is too high on bank revolving or other revolving accounts	+514

Credit Summary From 4/1/1983 To 11/15/2006						
Public Records	10	Collections	2	Negative Trades	7	
Hist Neg Trades	1	# Trades	15	Revolving	8	
Hist Neg Occurr	1	Installment	0	Mortgage	3	
Open Trades	4	Inquiries	11			
<b>Type</b>	<b>High</b>	<b>Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Payment</b>	<b>%Avail</b>
Revolving	\$186	\$0	\$161	\$0	\$15	13%
Open	\$169	\$0	\$169	\$169	\$0	0%
Closed	\$0	\$0	\$2,462	\$1,672	\$0	-
Totals	\$355	\$0	\$2,792	\$1,841	\$15	-

Public Records					
Reported/ \$Amount	ECOA/ Subscriber	Assets	Type/ Plaintiff/Attorney	Docket/ Paid	Court/ City, State
06/02 \$2324	C Z 00002058	\$0	Tax lien Pltff: LEWISTON	B5028P654	County Court
06/02 \$2324	C Z 00002058	\$0	Release of tax lien Pltff: LEWISTON	B5254P543 01/03	County Court
06/03 \$1122	C Z 00002058	\$0	Tax lien Pltff: LEWISTON	B5476P54	County Court
06/03 \$1122	C Z 00002058	\$0	Release of tax lien Pltff: LEWISTON	B5673454 10/03	County Court
04/01	C Z 876556111	\$0	Chapter 7 bnkrptcy filing Attn: E CHRIS L HOMMEDIE	1206543 07/01	Federal District
06/04 \$1052	C Z 00002058	\$0	Tax lien Pltff: LEWISTON	B5955433	County Court
06/04 \$1052	C Z 00002058	\$0	Release of tax lien Pltff: LEWISTON	B618454 12/04	County Court
06/05 \$1045	C Z 00002058	\$0	Tax lien Pltff: LEWISTON	B63704543	County Court
06/05 \$1045	C Z 00002058	\$0	Release of tax lien Pltff: LEWISTON	B656253 11/05	County Court
06/06 \$986	C Z 00002078	\$0	Tax lien Pltff: LEWISTON	B679544	County Court

Collection Accounts							
Firm/ID Code	Paid/ ECOA	Placed/ CLSD	VRFD/ CS(MOP)	\$PLCD/ BAL	Acc#	Creditor Name	Remarks
ADVANCED COL Y 02400804	I	12/03	10/06A O9B	810 810	28003	MEDICAL	Placed for collection
THOMAS AGENCY Y 05580801	02/04 I	11/03 03/04F	03/04A O9P	96 0	MO10US1003	MEDICAL	Paid collection

Revolving Accounts										
Acc Name/Address	Rptd DLA ECOA	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating
				Pmt Term	\$Bal	\$Past Due	Mths	30	60	
CAPITAL 1 BK 486236000000 Subscriber: B 0100000 Loan Type: Credit Card	10/06A 04/06 I	06/03 05/05F	1225		1565	1565				R9

<b>Remarks:</b> Canceled by credit grantor									
FST USA BK B 441710000000 <b>Subscriber:</b> B 0750000 <b>Loan Type:</b> Credit Card <b>Remarks:</b> Profit and loss writeoff	01/01A 06/00 I	10/95 09/00F	897 800		897	107			R9
GEMB/JCP 89909 <b>Subscriber:</b> B 0230000 <b>Loan Type:</b> Charge Account <b>Remarks:</b> Canceled by credit grantor	10/06A 06/00 I	03/96 06/00C	36		0		48 111111111111 111111111111 111111111111 111111111111		R1
CAPITAL 1 BK 517805000000 <b>Subscriber:</b> B 010000 <b>Loan Type:</b> Credit Card	09/06A 09/06 I	07/06	186	15 MIN	161		02 11		R1
PEOPLES BK 427150000000 <b>Subscriber:</b> B 06000000 <b>Loan Type:</b> Credit Card <b>Remarks:</b> Account closed by consumer	12/00A  C	10/98 05/00C	0 7500		0		10		R1
BOA MBNA 4000 <b>Subscriber:</b> B 0100000 <b>Loan Type:</b> Credit Card <b>Remarks:</b> Bankruptcy	12/03A 03/02 I	06/96 05/01C	3388 2700		0				RUR
BOA MBNA 54000 <b>Subscriber:</b> B 01000000 <b>Loan Type:</b> Credit Card	07/01A 03/01 A	08/98 05/01C	4512 3700		0				RUR
<b>Revolving Totals</b>				<b>\$15</b>	<b>\$2,623</b>				

Open Accounts										
Acc Name/Address	Rptd DLA ECO A	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating
				Pmt Term	\$Bal	\$Past Due	Mths	30	60	
LVNV FUNDING 1B00 <b>Subscriber:</b> F 021000 <b>Collateral:</b> 12 MCI <b>Loan Type:</b> Factoring Company Account <b>Remarks:</b> Placed for collection	10/06A  I	06/06	169		169	169				O9B
VZW NE 108300000 <b>Subscriber:</b> U 01R20000 <b>Loan Type:</b> Utility Company <b>Remarks:</b> Paid profit and loss	04/06A 02/06 I	06/03 08/05F	211		0					O9P
VERIZON NW E 1 <b>Subscriber:</b> U 02900000 <b>Loan Type:</b> Utility Company	04/06A  I		0		0		02 11			O1
VERIZON NW E	03/06A		0		0		01			O1

2 Subscriber: U 02900000 Loan Type: Utility Company Remarks: FCRA dispute/account closed by consumer	I	01/06C				1	
<b>Open Account Totals</b>				\$0	\$169		

Overdraft/Reserve Accounts										
Acc Name/Address	Rptd DLA ECOA	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating
				Pmt Term	\$Bal	\$Past Due	Mths	30	60	
TD BANKNORTH 26000 Subscriber: B 07000000 Loan Type: Line of Credit Remarks: Profit and loss writeoff	09/01A 05/01 P	09/95 08/01F	1000 1000		0					C9
<b>Overdraft/Reserve Totals</b>				\$0	\$0					

Mortgage Accounts											
Acc Name/Address	Rptd DLA ECOA	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating	
				Pmt Term	\$Bal	\$Past Due	Mths	30	60		90
TD BANKNORTH 7620000000 Subscriber: B 0700000 Loan Type: Home Equity Loan Remarks: Closed	07/00A 07/00 P	06/95 07/00C	26K	10MO	0		05 21111	01	00	00	M2
WSHNGTN MUTL 15600400000 Subscriber: B 01000000 Loan Type: Conventional RE Mortgage Remarks: Closed	11/03A 10/03 C	07/00 11/03C	72.2K	630 360MO	0		40 X1111111111X 11XXXXXXXXXXXX XXXX11XX1111 1111				M1
TD BANKNORTH 214000000000 Subscriber: B 07000000 Loan Type: Conventional RE Mortgage Remarks: Closed	06/00A 06/00 C	11/92 06/00C	53K	506 180MO	0		04 1111				M1
<b>Mortgage Totals</b>				\$0	\$0						

Inquiries					
Date	Name/Address	Code	MKT	Type Inq/Loan	Amount
11/15/06	AMERUSA.NET	Z ST00000000	FLA	I	
10/13/06	FDNG STE	Z SD11111111	CAL	C	
10/07/06	FAC	Z CO01111111	CAL	I	
07/29/06	CAP ONE BANK	B PC11111111	NTL	I	
07/08/06	NCO GRP	Y LO11111119	IND	I	

06/21/06	CDS MTG	Z NR01111111	FLA	C	
05/03/06	FAC	Z CO06111118	CAL	A	
05/01/06	BIRCHWOOD	R BT00111111	NEN	I	
07/10/05	BK OF AMER	B NC01111111	FLA	I	
05/02/05	ALLIANCE ONE	Y MS00111111	WIS	I	
02/26/05	CBCINNOVIS	Z HO01111111	SCT	I	

END OF REPORT - 7:49:03 CT