



CreditMaster®
Executive Summary Sample Report

**Reference:**

Uniquely identifies and links your dealership to the consumer.

Applicant / Co-Applicant:

Clearly shown at the top of the report.

Bureau Score Information:

Lists the bureaus that were requested and the score.

Auto & Real Estate Loan Information:

A summary of open and closed auto loans, open real estate loans and the total available credit.

Credit Advantage:

Exclusively from C&A, Credit Advantage goes beyond the credit report to provide key consumer demographic and lifestyle information.

Red Flag Compliance Information:

An at-a-glance summary of Red Flags detected with each applicant. Included with C&A's complete Red Flag Solution.

Original Transaction Date:

The date of the original request for CreditMaster report.

REF:1-24717-31453-0000 01/01/2008 TID:1-24717-31542 01/01/2008 10:36:20
CreditMaster Executive Summary Acct: 77887
Prepared for: Sample Report Notes: None

App: CREDCO, OTTO Dob: 03/01/64 Ssn: XXX-XX-2222
Curr Addr: 2865 101ST AVE, PORTLAND, OR 97011
Prev Addr: 123 EAGLE ROAD, TOMORROW, OR 58975

BUREAU SCORE INFORMATION:

XPN FICO-II AUTO = 601

AUTO & REAL ESTATE LOAN INFORMATION:

OPEN AUTO: 1 Total Bal: \$13,158 Total Mthly Pay: \$277
LastDlq: 00/00 Past Due Counts: 0x30, 0x60, 0x90+
1. BegBal-\$16,000 MthlyPay-\$277 Term-60 Rem-49 mth CUR LastDlq-00/00
CLOSED AUTO: 1 Past Repossessions: 0
LastDlq: 00/00 Past Due Counts: 0x30, 0x60, 0x90+

OPEN REAL ESTATE: 1 Total Bal: \$328,608 Total Mthly Pay: \$1,932
LastDlq: 11/07 Past Due Counts: 1x30, 0x60, 0x90+
1. BegBal-\$350,000 MthlyPay-\$1,932 Term-360 Rem-312 mth CUR LastDlq-00/00

TOTAL AVAILABLE CREDIT: Revolving-100% Balance-\$3,317

CREDIT ADVANTAGE:

- | | |
|----------------------------------|-----------------------|
| 1. Match Index | = 100 |
| 2. Estimated Length of Residence | = In the 6th year |
| 3. Estimated Household Income | = \$50,000 - \$74,999 |
| 4. Propensity to Pay | = Above average |

RED FLAG COMPLIANCE INFORMATION:

Warning: Possible Red Flags detected. Further verification recommended.

CONSUMER ALERTS: See CreditMaster Report.

1. FACT Act: Fraud Alert present

IDENTITY DATA INPUT VARIATION: See CreditMaster Report.

1. Variation between input address and onfile address

IDENTITY DATA ALERTS: See BuyerID Index.

1. SSN issue year suspicious
2. Unusual number of applications combining SSN with other identity elements
3. Address is in a known high-risk area

OFAC INFORMATION: See OFAC Screening Report.

1. Possible OFAC matches found

Prepared By: O~æQ~&↔'ÁOæä'~
12395 First American Way, Poway, Ca 92064-0495
Contact: 800 300 3032 Fax: 800 938 7200

The Executive Summary is not a credit report, but rather a summary of certain information contained in the various products delivered to you by C&A'~.

TID:

Transaction Identification:
Uniquely identifies every interaction the customer has with the system.

Number:

An 11-digit number automatically generated to uniquely identify individual transactions.

Date/Time Stamp:

The date and time the transaction took place.



CreditMaster®
Credit Report Sample

TID: Transaction Identification:
Uniquely identifies every interaction the customer has with the system.
Number: An 11-digit number automatically generated. **Date/Time Stamp:** The date and time of the transaction.

Original Transaction Date:
The date of the original request for a CreditMaster report.

Reference:
Uniquely identifies and links CREDITMASTER's customer to the consumer.

REF:1-24717-31453-0000 01/01/2008 TID:1-24717-31542 01/01/2008 10:36:20
CreditMaster Credit Report Acct: 77887
Prepared for: Sample Report Notes: None
Requested: XPN - I Delivered: XPN

Delivered:
Lists the bureaus that returned data for this report. A missing bureau indicates the bureau is down or an error occurred when an attempt was made to retrieve applicant data.

Requested:
Lists the bureaus that were requested and whether the request was for an individual (I) or joint (J).

App: CREDCO, OTTO Dob: 03/01/64 Ssn: XXX-XX-2222
Curr Addr: 2865 101ST AVE, PORTLAND, OR 97011

WARNING: See Fraud Detection Section
See OFAC Screening Report

Warning - Messages that can be returned:
• Possible non-applicant info present in the report
• See Fraud Detection Section
• Possible Incomplete Fraud Data
• Possible Incomplete Data
• See OFAC Screening Report

Date of Birth/Age:
Lists the applicant's Date of Birth (DOB) or Age as provided by the First Advantage CREDCO customer.

Warning - Additional FACT Act specific messages that can be returned:
• Fraud Alert present
• Active Duty Alert present
• Security Alert present

INSTANT MERGE SUMMARY

| ACCOUNT DISTRIBUTION | | CURRENT STATUS (tradelines) | | | | | | | |
|----------------------|----------|-----------------------------|----------------|----------|----------|----------|----------|----------|----------|
| Account Type | Count | Balance | Payments | Curr | Clsd | Unrt | 30 | 60 | 90+ |
| Real Estate | 1 | \$328,608 | \$1,932 | 1 | - | - | - | - | - |
| Installment | 2 | \$13,158 | \$277 | 1 | 1 | - | - | - | - |
| Revolving | 6 | \$0 | \$0 | 6 | - | - | - | - | - |
| Other | 0 | \$0 | \$0 | - | - | - | - | - | - |
| Total | 9 | \$341,766 | \$1,239 | 8 | 1 | - | - | - | - |

AVAILABLE CREDIT

| | | |
|-----------|------|---------|
| Revolving | 100% | \$3,317 |
|-----------|------|---------|

Available Credit:
Lists the available credit for revolving tradelines.

| INQUIRIES | | PUBLIC RECORDS | | HISTORICAL DELINQUENCIES (count) | | | | |
|--------------------|----------------|----------------|-----|----------------------------------|---------|----|----|-----|
| 6 Month Total | Elim. same day | EFX | N/A | Account Type | LastDlq | 30 | 60 | 90+ |
| 2 | 0 | 0 | 0 | Real Estate | | - | - | - |
| Adjusted Total | 2 | TUC | N/A | Installment | | - | - | - |
| New Trades (6 mon) | 0 | Last 2yrs | Y | Revolving | 09/05 | 1 | - | - |
| | | | | Other | | - | - | - |
| Oldest Trd: 03/92 | | On File: 11/80 | | Total | | 1 | - | - |

Bureau Score Information:
New optional features to this section include the ability to order multiple bureau score products (risk, bankruptcy, and custom models).

Only Applicant/Co-applicant information included in the Summary.

BUREAU SCORE INFORMATION

XPN FICO-II AUTO (APP)= 601 Factor: 39, 10, 32, 18
 39 SERIOUS DELIQUENCY
 10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 32 NO RECENT INSTALLMENT LOAN INFORMATION
 18 NUMBER OF ACCOUNTS DELINQUENT

Factors:
Bureau codes that were factored into score.

Factor Descriptions:
Lists the description for each factor code.

***** DEROGATORY ITEMS *****

Public Records Information:
When a public record does appear it will be accompanied by the subscriber code from the bureau reporting the data.

Public Record Information:
Public Records may contain duplicate information.
1. TAX LIEN FILED IN 10-04 AGAINST APPLICANT FOR \$452; STATUS RELEASED
03-04; COUNTY CLERK; DK: 87337007088. (XPN PD894) (APP)

Applicant Identifier:
APP = Applicant/Subject
CAP = Co-Applicant

***** END OF DEROGATORY ITEMS *****



REF:1-24717-31453-0000 01/01/2008 TID:1-24717-31542 01/01/2008 10:36:20

| Account Name/Number (Sources) | | Past due | Last |
|-------------------------------|--------------|-------------|------------------------------|
| Open | High Payment | Balance MOP | Status Rptd 30 60 90+ MR Dlg |

Accounts under Applicant:

1. BANK OFAM/60110095XXXX (XPN-905ON01497*)
 U 12-95 1600 0 -0- R-1 CURRENT 12-07 01 00 00 43 09-05
 Hist: 12-05 1--2-----
 Lates: 1x30: 09-05
 APP 2 09-05
 Term: Rev

Joint Accounts:

2. GMAC/FSA342XXXX (XPN-701FA00286)
 J 07-01 16000 277 13158 I-1 CURRENT 12-07 00 00 00 49
 Hist: 12-06 11111111111111111111111111111111 JNT
 3. GMAC/FSA301XXXX (XPN-701FA00286)
 J 04-96 4936 0 CLOSED I-1 CURRENT 06-03 00 00 00 13
 Hist: 06-03 1111111111111111 CLSD JNT
 Ctg: AUTO LOAN Term: 10 MON Lmt: 13000

Accounts under Applicant:

4. NAT MTG CO/740000000154XXXX (XPN-270BB00223)
 I 01-03 350000 1932 328608 M-1 CURRENT 12-07 00 00 00 312
 Hist: 12-07 111111111111 LACT 12-07 APP
 5. 4TH NAT BK/47746XXXX (XPN-701BB02025)
 I 10-98 400 0 -0- R-1 CURRENT 12-07 00 00 00 27
 Hist: 12-07 11111111111111111111111111111111 APP
 Term: REV
 6. 4TH NAT BK/400011796700XXXX (XPN-701BB02025)
 I 09-99 400 0 -0- R-1 CURRENT 12-07 00 00 00 27
 Hist: 12-07 11111111111111111111111111111111 APP
 Term: REV
 7. BOSTON NAT/5420969XXXX (XPN-506BB12403)
 I 03-92 400 0 -0- R-1 CURRENT 12-07 00 00 00 27
 Hist: 12-07 11111111111111111111111111111111 APP
 Term: REV
 8. FRED & NEL/5208XXXX (XPN-432DC55087)
 I 01-96 112 0 -0- R-1 CURRENT 12-07 00 00 00 59
 Hist: 12-07 11111111111111111111111111111111 APP
 Term: REV
 9. NORDSTORM/77706528XXXX (XPN-701BB01993)
 I 12-97 405 0 -0- R-1 CURRENT 10-02 00 00 00 59
 Hist: 10-02 11111111111111111111111111111111 APP
 Term: REV

Lates:
More detailed information on the late payments that have occurred with this tradeline.

Category, Term, and Credit Limit:
These sections provide details to the type of loan, the terms of the loan and its credit limit.

History Section:
Indicates month-to-month payment history pattern.

Maximum Delinquency:
Shows the maximum delinquency that occurred on this tradeline, information reported for up to seven years.

Applicant Identifier:
JNT = Joint, Shared or Cosigned Accounts
APP = Applicant/Subject
CAP = Co-Applicant



(PNA) Possible Non-Applicant Accounts:
Here you will find a list of accounts, if any, that may not belong to the applicant.

REF:1-24717-31453-0000 01/01/2008 TID:1-24717-31542 01/01/2008 10:36:20

Identification Information:

1. CREDCO, OTTO R Ssn: XXX-XX-2222 Dob: 03/01/64 (XPN)
2. CREDCO, OTTON Ssn: XXX-XX-2221 DOB: 04/22/66 (XPN)
NAME AND SSN VARIATION; DOB VARIATION.

Identification Information:
Information will include additional information on any discrepancies between the applicant and the listing.

Inquiries:
Now select from 3 months, 6 months, 12 months, or 2 years. This selection also applies to the Summary section.

Inquiries made in the last 180 days:

1. 12-15-07 FAC TEST (XPN-082XX891Z)
2. 08-23-07 AMERICAN EXPRESS (XPN-7400XX0NZ)
*New Account Listed with AMERICAN EXPRESS in 08-05

Possible New Account:
Shows possible new tradeline resulting from an inquiry.

Address Information:

1. 2865 101ST
PORTLAND, OR 97011 Rptd 09-02 (XPN) (APP)

Since and Reported Dates:
Since and reported dates will print for each address if provided by the bureau.

Employment Information:
Employment information can also include a hire date if reported by the bureau.

Employment Information:

1. NATIONAL WEATHER SERV BOISE , ID
METEOROLOGIST (XPN) (APP)

Consumer Referral Information:

XPN - EXPERIAN, PHONE: (888) 397-3742
P.O. BOX 2002, ALLEN, TX 75013

Prepared By: O~ãæQ~&↔'ÁOãæã'~
12395 First American Way
Poway, CA 92064-0495
Contact: 800 637 2422
Fax: 800 237 6526

This report contains information supplied by the repositories named above. Its contents have not been verified by O~ãæQ~&↔'ÁOãæã'~ and may contain duplicate information.

***** END OF CREDITMASTER REPORT *****



REF:1-24717-31453-0000 01/01/2008 TID:1-24717-31542 01/01/2008 10:36:20
CreditMaster OFAC Screening Report Acct: 77887
Prepared for: Sample Report Notes: None

App: CREDCO, OTTO Dob: 03/01/64 Ssn: XXX-XX-2222
Curr Addr: 2865 101ST AVE, PORTLAND, OR 97011
Prev Addr: 123 EAGLE ROAD, TOMORROW, OR 58975

Summary: ●

Possible OFAC Match Found. Please Review the Search Results.

Applicant OFAC Search Results:

Search Criteria: Name & Address Possible Match: 1

1. Match Index: 85 ●

Entity Name:
Oto Crdco

Best Name:
Otto Crdco

Listing:
Ootto Credco

AKA:
1. Auto Credco
2. Audo Credco

Address:
c/o Inmobiliaria Hotelera Del Caribe LTDA

Remarks:
DOB 02 Aug 53; Passport No. Z4966601, K1030420 (Columbia); Cedula No. 7450538 (Columbia)

Program:
SDNT

Co-Applicant OFAC Search Results:

Search Criteria; Name & Address

No Match Found ●

Prepared By: CoreLogic Credco
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Poway, CA 92064-0495
Contact: 800 300 3032 Fax: 800 938 7200

***** End of OFAC Screening Report *****

Summary Section:

If a possible match is found, an easy-to-read message is displayed at the top of the report.

Match Index:

A numerical value that indicates the relative confidence of a match.

Match Index:

A numerical value that indicates the relative confidence of a match.



CreditMaster®
BuyerID Index Sample Report

Reference:

Uniquely identifies and links your dealership to the consumer.

Applicant / Co-Applicant:

Clearly shown at the top of the report, making it easier to distinguish.

Index Score:

Based on a scale of 000 - 999, with 000 indicating low ID risk and 999 indicating high ID risk.

Reason Codes:

Clearly stated for easier interpretation of the BuyerID Index score.

Original Transaction Date:

The date of the original request for BuyerID Index report.

TID: Transaction Identification:

Uniquely identifies every interaction the customer has with the system.

Number:

An 11-digit number automatically generated to uniquely identify individual transactions.

Date/Time Stamp:

The date and time the transaction took place.

REF:1-24717-31453-0000 01/01/2008 TID:1-24717-31542 01/01/2008 10:36:20
BuyerID Index Report Acct: 77887
Prepared for: Sample Report Notes: None

App: CREDCO, OTTO Dob: 03/01/64 Ssn: XXX-XX-2222
Curr Addr: 2685 101ST AVE, PORTLAND, OR 97011
Prev Addr: 123 EAGLE ROAD, TOMORROW, OR 58975

BuyerID Index Information

Applicant

APP Score: 907
SSN issue year suspicious
Unusual number of applications combining SSN with other identity elements
Address is in a known high-risk area

Co-Applicant

CAP Score: 125
Combination of SSN with other identity elements is generally associated with low risk
Historic usage patterns of SSN are generally associated with low risk
Identity elements generally associated with low risk

Prepared By: CoreLogic Credco
12395 First American Way
Poway, CA 92064
Contact: 800 986 4343 Fax: 800 237 6526

Need more information on this consumer? Choose from our enhanced BuyerID products at www.CredcoServices.com.

***** END OF BUYERID INDEX REPORT *****



| Account Name/Number (Sources) | | | | | | | Past due | | | MR Last | | |
|--|---------|--|--------------------------|----------|----------|----------|----------|-----------|----------|-----------|-----------|-----------|
| Open | High | Payment | Balance | MOP | Status | Rptd | 30 | 60 | 90+ | MD | MxDlq | |
| 1 | | | | | | | | | | | | |
| BANK OF AMERICA MORTGA/1003075352461 (EFX* XPN-FPXX86040*, TUC*) | | | | | | | | | | | | |
| 2 | J 07-97 | 147286 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | |
| | | | 1326 | 139339 | M-2 | DEL 30 | 06-02 | 07 | 02 | 06 | 59 | 06-02 |
| 10 | Hist: | 06-02 | 221166554432211121132211 | | PYMT | 06-02 | | 11 | | | 12 | 13 |
| | | | | | | | | JNT | | | 6 | 02-02 |
| 14 | Ctgy: | REAL ESTATE | | | | Term: | 30 YRS | | | | Lmt: | 147,000 |
| 15 | Lates: | 6x90+:2-02,1-02,12-01,11-01,10-01,9-01; 2x60:8-01,11-00; 7x30:6-02, ADDTNL LATES | | | | | | | | | | |
| 16 | BLON | 04-00 | LACT | 06-02 | PYMT | 06-02 | | | | | | |

- The **SOURCES** for each tradeline, with the subscriber code provided from the most recently reported repository. An asterisk (*) indicates which repository reported derogatory information. EFX = Equifax; XPN = Experian; TUC = TransUnion.
- EOCA** code indicates who is responsible for each account and the type of participation for that account, as follows:

| | | |
|----------|-----------------|---|
| U | UNDESIGNATED | Not designated by the creditor |
| I | INDIVIDUAL | Individual account |
| J | JOINT | Joint account |
| A | AUTHORIZED USER | Authorized to use someone else's account |
| S | SHARED | Joint account |
| C | CO-MAKER | Joint responsibility for the account |
| B | CO-SIGNER | Responsibility only in case of default on the account |
| M | MAKER | Individual account |
| T | TERMINATED | Closed account |
| X | DECEASED | Deceased individual |
- PYMT** displays the monthly liability on each account.
- BALANCE** displays the total liability on each account.
- MOP** (Method of Payment) and **STATUS** use the "Universal Rating Code" with English translation of the current status of the account as of the date reported.

| MOP Codes | | |
|---------------|----------------|------------------------------|
| Account type: | | |
| R | Revolving | O Open, 30 days |
| I | Installment | M Mortgage |
| C | Line of Credit | Y External Collection |
- RPTD** displays the date the account was reported by the creditor.
- PAST DUE** displays the number of times the account has been 30, 60, or 90+ days past due within the last seven years.
- MR** (Months Reviewed) is the number of months of payment history reported by the repositories.
- LAST DLQ** displays the date of the most recent delinquency, if reported by the creditor.
- HIST** (Historical Payment Pattern) indicates month to month payment history with the most recent date reported at the left. If reported, displays up to the last 24 months. For numbers other than 1, refer to "Universal Rating Code." A dash (-) means not reported that month.
- APPLICANT IDENTIFIER** Identifies the owner of an account by (JNT) joint, (APP) applicant/subject, (CAP) co-applicant, or (*PNA*) possible non-applicant.
- MD** (Maximum Delinquency) displays the most severe delinquency for the account by MOP code up to 6.
- MAX DLQ** (Maximum Delinquency Date) displays the date of the most severe delinquency.
- CTGY, TERM, LMT** displays the category of loan, the terms of the loan and its credit limit.
- LATES** displays more detailed information on the late payments that have occurred with this tradeline.
- ADDITIONAL DATES** and amounts posted for specific categories like balloon, bankruptcy, closed, last activity, payment, foreclosure, and repossession.

| Universal Rating Code: | English Translation: |
|------------------------|--------------------------------|
| 0 | Too new to rate |
| 1 | Current |
| 2 | 30 days late |
| 3 | 60 days late |
| 4 | 90 days late |
| 5 | 120 days late |
| 6 | 150 days late |
| 7 | Wage Earner Plan or Bankruptcy |
| 8 | Repossession or Foreclosure |
| 9 | Collection or Charge-off |
| U | Unrated |