

Northeast Claim Service  
P.O. Box 1252  
Schenectady, NY 12301  
518-882-5025 or 1-888-263-6676

# Equifax Credit Report Format

## Equifax Layout

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1. 999F01234-***,SU,P.
   SM-Theat, One, File, JR, .
   CA-rt 1, Box 1, ,or, GA, 00999.
   ID-552-548-24-1889.

2. // ***** CREDITBase AnyBureau Report *****
   // Equifax-Style Report Generated from Equifax Data
   // Operator: SU Data Timestamp: 05/13/00 : //
   // ***** Printed: 05/13/00 23:16 *****

3. Enh BEACON Score 701 Factors: 00010/00011/00005/00006

4. * Safescan SSN Information:
   SSN on MRB File: 459-24-1880
   SSN on Inquiry: 548-24-1889
   Date Issued: Prior to 1951 in State: EK

5.

6. * 045 EQUIFAX CREDIT INFORMATION SERVICES, P O BOX 740241
   1150 LAKE HARN DRIVE STE 480, ATLANTA, GA, 30374-0241, 800/885-1111

7. *ONE FILE TEST JR SINCE 06/01/85 FAD 05/12/00 FN-065
8. RT 1 BOX 1, OR GA CRT RPTD 04/00
9. BOK 1 RE, OR GA CRT RPTD 12/99
10. Route 1 BOX 1, OR GA 00999 DAT RPTD 02/00
11. RPS-05/10/70 SSS-548-24-1889 SM VERIFY - S
12. 01 ED-Pry Cook, Billie Beasary, OR GA 91234, 12-99 TO 09-00
13. 02 ED-License Plate Technician, SingSing Systems Inc., 01-94 TO 01-99

14. *SUM-02/00, PR/OI-SO, COLL-SO, FR-SO, INQ-S, ACCTS-S, WDS40-4328, S-CSES
15. Inquiry Alert - Subject shows 90 inquiries since 12/99

16. ***** PUBLIC RECORDS OR OTHER INFORMATION *****
03 04/97 BKRPRT 407V77, EP567898EP98, LIAB598745, ASSET57890, INDIVID, PERSONAL,
   VOL CR-7
04 05/99 GARN 401VCL20, $12345, SUBJECT, 767894763745, FRANKLIN FIR-BURGER
   KING, VER 05/98
*****

14. FIRM / IDENT CODE CS RPTD LIMIT HICR BAL $ DIA NR (30-60-90+)MAY/DEL
   BOC/ACCOUNT NUMBER OFSD P/DUE TERM ----- 24 MONTH HISTORY
-----
A CITIBK-MC 9068R00040 RI 02/00 --- 1500 1200 04/99 12 (02-00-99)
E I/02340111209 03/98 --- 30 111221111111
F CITIBANK 9068R00115 RI 02/00 4500 --- 3200 05/99 36 (01-01-03)04/97 53
G I/533249998 04/78 --- 150 1111111111111112344411
L I/52341133110000 04/97 --- 2110 1950 04/99 12
M I/52341133110000 04/97 --- 2500 --- 1200 04/99
N I/53335333 05/98 --- 50
P REPAYING TOTALS 7000 3410 7550
--- 230
Q CITIFINANC*901FP05321 II 02/00 --- 3341 2145 05/99 12
R I/4000323221993834 12/97 --- H/I/J/K/L
S VALLEY BK 4168R08647 II 02/00 --- 3295 04/95 24
T I/32233222111777 06/88 ---
U BIG CITY *616AP05084 II 02/00 --- 4328 05/94 40
V I/123131231 05/89 --- 158
W JASPER BK *4016R08758 II 02/00 --- 540 540 02
X I/33473255332 01/99 ---
Y INSTALLMENT TOTALS --- 3881 2685 <<<Section Totals
--- 92
Z GRAND TOTALS 7000 7491 10235
--- 322

15. *INQ5-COASTL CAR 845A00761 05/12/00 FREED CRE 1808R03881 05/12/00
   PNC 4978R11032 05/12/00 E CAR BK 8558R01844 05/12/00
   BK STANLY 8388R00398 05/12/00 CARELUSAUT 401A007677 05/12/00
   MM ED FCU 291FC92578 05/12/00 FRAN FD SL 850F035755 05/12/00
   ALLIEDCOMM 413UT15198 05/12/00 CC AUTO 401A003213 05/12/00
   STATE BK 8978R00057 05/12/00 JACKSONEG 146R01172 05/12/00

16. * MEMBER # COMP. NAME TELEPHONE * MEMBER # COMP. NAME TELEPHONE
   901FP05321 CITIFINANC 706-6322228 9068R00040 CITI BANK -
   5760 APPALACHIANS HWY N P.O. BOX 6500
   BLUE RIDGE GA 30613 C/O CITI CORP SIOUX FALLS SD 57117
   SIOUX FALLS SD 57117
   9068R00115 CITIBANK - 4168R14411 FARM CREDIT 703-7773311
   P.O. BOX 8500 37 FORT EVANS RD LESSBURG VA 22075

End Report -- Equifax Data Formatted by MERIT Systems SAFESCANED
Theat,File PRINTED 07/07/2001 11:01:20

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**1. Inquiry Data** Shows the data used for the request. It identifies the consumer name, current address, former address and employment (if provided,) and social security number.

**2. Report Header** Appears at the top of reports to identify the operator, the user reference (if provided) and relevant dates and times.

**3. Risk Models** One or more credit scores may appear here, along with reason codes. This example shows a BEACON score.

**4. Safescan Alerts** Possible fraud indicators, such as an SSN used with other names or reported as deceased.

**5. OFAC Alert** provides a record of the check against the Office of Foreign Assets Control database for USA PATRIOT Act compliance.

**6. Consumer referral address** shows the credit bureau phone number and address to be provided to the consumer if credit is declined.

**7. Subject Identification** shows the full name that Equifax has on file. SINCE indicates the date the file was established, FAD is the date the file was last updated, FN is the Equifax internal file number.

**8. Addresses** (Current and Former) with dates reported.

**9. BDS / Social Security Number** Birth date of the subject and one or more Social Security numbers associated with this consumer.

**10. Employment** Up to four lines showing recent employers (as known to Equifax.)

**11. Profile Summary** is a quick overview of the rest of the report. **SUM** - The date range covered. **PR/OI** - Existence of public records or other information. (Yes or No.) **COLL** - Existence of collection items. (Yes or No.) **FB** - Foreign bureau accounts (how many.) **ACCTS** - Accounts (how many.) **HC** - Range of lowest credit limit to highest reported credit limit or balance. **ONES, TWOS.** - How many R1, R2 derogatory trade items.

**12. Inquiry Alert** - Warns of possibly excessive recent applications for credit.

**13. Public Records** - May include docket number and dollar amounts from garnishments, bankruptcies, judgments, and other court records. See table below.

#### **14. Tradelines**

- A. FIRM** - The lender
- B. IDENT CODE** - The lender's member number with Equifax, including a two-letter industry code. For example, AU designates used automobile dealer.
- C. CS** - Current status. R1 is a revolving account paid as agreed, R2 is a past-due account (1 or 2 payments behind,) etc. R0 indicates the account is too new to rate. Other status codes indicate things such as repossession, lost/stolen card, etc. Installment loans with a fixed number of payments use I (instead of R.) Open 30, 60, or 90 day accounts use O (instead of R.) See table below.
- D. ECOA** - Equal Credit Opportunity Act code: I for individual, J for joint. See table below.
- E.** Account Number - Number assigned to the account by the lender, such as a credit card number. Some digits may be masked or truncated.
- F. RPTD, OPND** Month and year this item was last reported and originally opened.
- G. LIMIT, P/DUE** - Credit limit for revolving accounts (if reported) and the current amount past due.
- H. HICR, TERM** - High credit - The highest the balance has been, and the term in months.
- I. BAL\$** - Balance currently owed.
- J. DLA** Date of Last Access (date reported)

- K. MR** Months reviewed.
- L. (30-60-90+)** Number of 30-, 60-, & 90-day delinquencies
- M. MAX/DEL** Date and status-code of the worst delinquency. Example: 04/97 R3 indicates 3 payments behind in April of 1997. See table below.
- N. 24 Month History** - Status codes for up to 24 months: 1=on-time payment, 2=past-due up to 2 months, 3=past-due up to 3 months, etc. (The most recent month is at the left.)

**15. INQS** - Company name, Equifax member number and dates of recent credit inquiries. Normally indicates where else the subject has applied for credit.

**16. Online Directory** - If ordered, telephone numbers and addresses of the subject's creditors can be listed to assist in skip-tracing, etc.

## Other Items

**OFAC Alert**, if requested, provides a record of the check against the Office of Foreign Assets Control database for USA PATRIOT Act compliance.

**Consumer's Statement** (if present) is the subject's side of the story for items that may have been unsuccessfully disputed, or the consumer's explanation for late payments and other derogatory items. A fraud victim alert may have also been included at request of the consumer.

CONSUMER STATEMENT RPTD 12/02 PURGE 12/08  
#HK# ID FRAUD VICTIM ALERT: MY IDENTITY MAY HAVE BEEN USED WITHOU MY  
CONSENT  
TO FRAUDULENTLY OBTAIN GOODS OR SERVICES FRAUDULENT APPLICATIONS MAY BE  
SUBMITTED IN MY NAME USING CORRECT PERSONAL INFORMATION DO NOT EXTEND  
CREDIT  
WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT  
INFORMATION AT 777-777-7777 DAY OR 888-888-8888 EVENING

## Equifax Codes

### Public Record Codes

Code	Description	Code	Description
<b>AB JD</b>	Abstract Judgment (foreclosure, etc.).	<b>PD CL</b>	Paid collection (\$50 and up)
<b>BKRPT</b>	Bankruptcy	<b>SECLN</b>	Secured loan
<b>FINCL</b>	Financial counselors	<b>SP MT</b>	Separate maintenance
<b>FN ST</b>	Financial statement filed	<b>ST JD</b>	Satisfied judgment (foreclosure, etc.).
<b>FORCL</b>	Foreclosure	<b>SUDI</b>	Suit dismissed

<b>GARN</b>	Garnishment	<b>SUIT</b>	Lawsuit
<b>LIEN</b>	Tax Lien	<b>UP CL</b>	Unpaid collection (\$50 and up)
<b>MAR</b>	Martial items (divorce, etc.)	<b>WEP</b>	Wage earner plan
<b>N/RES</b>	Non-responsibility		

### Equifax Trade Check Rating Codes

Installment Account (fixed number of payments)	Revolving or Option Account (Open-ended)	Open Account (30, 60, or 90-day account.)	Meaning
<b>I0</b>	<b>R0</b>	<b>O0</b>	Too new to rate
<b>I1</b>	<b>R1</b>	<b>O1</b>	Pays account as agreed
<b>I2</b>	<b>R2</b>	<b>O2</b>	Not more than two payments past due
<b>I3</b>	<b>R3</b>	<b>O3</b>	Not more than three payments past due
<b>I4</b>	<b>R4</b>	<b>O4</b>	Not more than four payments past due
<b>I5</b>	<b>R5</b>	<b>O5</b>	More than 120 days or four payments past due
<b>I7</b>	<b>R7</b>	<b>O7</b>	Making regular payments under WEP.
<b>I8</b>	<b>R8</b>	<b>O8</b>	Repossession
<b>I9</b>	<b>R9</b>	<b>O9</b>	Bad debt; placed for collection
<b>IA</b>	<b>RA</b>	<b>OA</b>	Account is inactive
<b>IB</b>	<b>RB</b>	<b>OB</b>	Lost or stolen card
<b>IC</b>	<b>RC</b>	<b>OC</b>	Contact member for status
<b>ID</b>	<b>RD</b>	<b>OD</b>	Refinanced or renewed
<b>IE</b>	<b>RE</b>	<b>OE</b>	Consumer deceased
<b>IF</b>	<b>RF</b>	<b>OF</b>	In financial counseling
<b>IG</b>	<b>RG</b>	<b>OG</b>	Foreclosure process started

<b>IH</b>	<b>RH</b>	<b>OH</b>	In WEP of other party
<b>IJ</b>	<b>RJ</b>	<b>OJ</b>	Adjustment pending
<b>IM</b>	<b>RM</b>	<b>OM</b>	Included in Chapter 13

<b>ECOA Codes</b>	<b>Description</b>
<b>A</b>	<b>Authorized User</b> - This individual is an authorized user of this account; another individual has contractual responsibility
<b>C</b>	<b>Joint Account Contractual Responsibility</b> - This individual is contractually obligated to repay all debts arising on this account. There are other people associated with this account who may or may not have contractual responsibility.
<b>I</b>	<b>Individual</b> - This individual has contractual responsibility for this account and is primarily responsible for its payment
<b>M</b>	<b>Maker (signer)</b> - This individual is responsible for this account, which is guaranteed by a Co-maker (cosigner)
<b>P</b>	<b>Shared Account</b> - This individual participates in this account. The association cannot be distinguished between ECOA I or J
<b>S</b>	<b>coSigner</b> - This individual has guaranteed this account and assumes responsibility should signer default
<b>T</b>	<b>Terminated</b> - Account is terminated
<b>U</b>	<b>Undesignated</b> - This is reported by the Bureau only
<b>X</b>	<b>Deceased</b> - the subject is on record as being dead.