



CONSUMER CREDIT REPORT

USER GUIDE

NOTE: THIS REPORT SHOWS A SAMPLE OF POTENTIAL INFORMATION FOUND ON A CREDIT REPORT. THIS IS NOT AN ACTUAL REPORT.

1 NM-DENTON,RICHARD.
CA-1231,15TH AVE SW APT 408,,CALGARY, AB,T3C0X6.
FA-2314,11TH AV 1201, ,TORONTO,ON,M4W3C1.
ID-BDS-04-13-33,SSS-424-694-038,SSC-222-222-333.
ES-SUPERVISOR,MCDUGALS HAULAGE.

2 EQUIFAX AND AFFILIATE BUREAUS - REFER CONSUMER INQUIRIES TO 1-800-465-7166.

3 CAUTION - WRONG SSS/SSC NUMBER

4 FN 00-0008095-07-265 UN 2060576929 **5** 05/14/99

6 SAFESCAN WARNING:
INQUIRY ADDRESS REPORTED MISUSED
TOTAL VERIFICATION ADVISED

7 RISK SCORE : 549
ACCOUNT NOT PAID AS AGREED, PUBLIC RECORD, OR COLLECTION AGENCY FILING.
LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCT NOT PD AS AGREED OR NARR RPTD.
LENGTH OF TIME SINCE PUBLIC RECORD OR COLLECTION AGENCY FILING.
TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED.

8 * DENTON, RICHARD, C.,SHIRLEY **9** SINCE 04/23/75 **10** FAD 05/11/99

11 2314,11TH AVE 1201,,TORONTO,ON M4W3C1,STS RPTD 05/99

12 111,WILLOW ST,,TORONTO,ON M4G1T6,CRT RPTD 09/97

13 933,WESTMARR RD,,REGINA,SK S4P9E1

14 AKA-DENTON, C, RICHARD

15 BDS-04/13/1933, SSS-424-694-038,

16 * INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 03/99

17 05/11/99	CIBC	(416) 111-1111
04/16/99	GLASSMAN MANAGEMENT	(604) 222-2222
04/10/99	BANK OF NOVA SCOTIA	(514) 333-3333
11/22/98	TEACHER SAVINGS CREDIT UNION	(604) 444-4444
10/12/98	SEARS	(416) 555-5555

18 * INQS-48

19 ES-SUPERVISOR,MCDUGALS HAULAGE,TORONTO,ON,EMP 01/97,VER 10/98,\$2500

20 EF-DRIVER,PRIORITY TRUCKING,REGINA,SK,EMP 12/79,VER 12/90,,LEFT 01/96

21 E2-SUPERVISOR,MIDTOWN CATERING

22 EC-TEACHER,OSCVI HIGH SCHOOL,REGINA,SK,EMP 07/94,VER 10/98

23 SUMMARY 01/96 - 04/99, 4-PR/OI, FB-NO, TOTAL-3, HC\$3K-5K, 1-ONE, 1-THREE, 1-OTHER.
A B C D E F G

24 * PUBLIC RECORDS OR OTHER INFORMATION
03/95 BK RPT 472VF22, 456789 ABC ASSOCIATES, LIAB\$55000, ASSETS\$15000, SUBJECT, IND, DISCHARGED 12/95
A B C D E F G H

25 09/98 UP CL EQUIFAX COLLECTIONS, \$1260, CG, BRN-ANY CO., DLA-12/97, BAL-\$1260,
A B C D E F G H

26 04/98 SECLN CENT REG TOR, FP CASE NO-TRANS CANADA CREDIT 9 ELLIS AV TOR 3600, MATURE 04/02
A B C D E F G

27 03/98 ST JD TOR SM CL CT, \$255, DEF-RICHARD DENTON, 1234/95, CITY OF TORONTO, SATISFIED 11/98
A B C D E F G H

28 TRADE INFORMATION SECTION

BUS/ID CODE	RPTD	OPND	H/C	TRMS	BAL	P/D	RT	30/60/90	MR	DLA
CANADIAN TIRE (905) 555-3131										
* 650AT12	04/99			LOST OR STOLEN CARD						
A B										
SEARS										
* J 650DC16	04/99	01/96	3106		0		R1	00 00 00	39	03/99
C D E G I J L										
ROYAL BANK VISA										
* 6500N28	04/99	04/96	5000	75	2450	150	R3	06 03 02	36	03/99
F H K										

M PREV HI RATES: R2 03/99, R3 10/98, R3 09/98,
N AMOUNT IN H/C COLUMN IS CREDIT LIMIT

29 BANKING INFORMATION SECTION

A ROYAL BANK (604) 943-1171
B 09/98 **C** CHKAC **D** 09/96 **E** L4F,
F 4 NSF 1997.

30 NARRATIVE RPTD 09/98 PURGE 03/04
** CONSUMER STATES SLOW PAYMENTS ON ACCOUNTS WERE DUE TO BEING UNEMPLOYED **

31 SAFESCANED **32** &

END OF REPORT

LEGEND

- 1 INQUIRY DATA:** Shows information used to inquire on the file.
- 2 CONSUMER REFERRAL TELEPHONE NUMBER:**
Tells credit grantor where consumers may call if they are denied credit.
- 3 CONSUMER FILE ALERT:** Information on inquiry does not match file or is invalid.
- 4 FN, UN:** file number and unique number for Equifax internal use only.
- 5 DATE FILE WAS ACCESSED:** (mm/dd/yy).
- 6 SAFESCAN WARNING:** Fraud alert message warns you of potential application fraud. (Available only to SafeScan subscribers.)
- 7 SCORES AND REASON CODES:** A risk score accompanied by up to four reason codes appears in this section. Reason codes indicate the main reasons for the score. (Available only to risk score subscribers.)

IDENTIFICATION SECTION:

- 8** Subject and co-subject/spouse.
- 9** Date file was established.
- 10** Date of last activity on file.
- 11** Current address, origin and date added to file.
- 12** Former address.
- 13** Second former address.
- 14** AKA or name subject is also known as.
- 15** Date of birth (mm/dd/yy). SIN will only display here if provided on input and matches with information on file.

INQUIRIES SECTION:

- 16 INQS** — Alert appears if three or more inquiries within past 90 days.
- 17** Date, member name and telephone for inquiries in the past 36 months.
- 18 #INQS** — Total number of inquiries since file established.

EMPLOYMENT SECTION:

- 19 ES** (employment subject) Position, firm, location, date employed, date verified, monthly salary.
- 20 EF** (employment former) Position, firm, location, date employed, date verified, date left.
- 21 E2** (employment second former) Position, firm, location.
- 22 EC** (employment spouse) Position, firm, location, date employed, date verified. No spousal information provided in Quebec.

23 SUMMARY SECTION (provides synopsis of file items):

- A** Oldest opening date of trade.
- B** Newest reporting date of trade.
- C** Number of public record items or other information on file.
- D** Foreign bureau information. NO indicates file contains no foreign bureau information. Y indicates there is foreign bureau information.
- E** Number of trades on file.
- F** High credit range of trades on file.
- G** Ratings of trades on file.

24 PUBLIC RECORDS OR OTHER INFORMATION:

- BANKRUPTCIES:** A person legally declared to be unable to pay debts.
- A** Date filed.
- B** Type of action.
- C** Court code.
- D** Case number and trustee.
- E** Liability.
- F** Assets.
- G** Filer (subject, spouse or both).
- H** Type of bankruptcy. (IND for personal; BUS for business).

25 THIRD PARTY COLLECTIONS: A debt which a creditor is unable to collect and hires a third party to do so.

- A** Reported date.
- B** Type of Collection (UP CL — unpaid collection or PD — paid collection).
- C** Name of third party collection agency.

- D** Original amount of collection.
- E** Industry classification (creditor).
- F** Branch and company (creditor).
- G** Date of last activity.
- H** Balance as of date reported.

26 SECURED LOANS: A chattel mortgage, registered loan, or registered lien is a loan where the debtor has given personal property as collateral and the loan is registered with the provincial government. This is not derogatory information. (Secured loans are not extended in the province of Quebec.)

- A** Date reported.
- B** Type of account.
- C** Name of reporting government agency.
- D** Industry type of creditor.
- E** Case number, name and address of creditor.
- F** Amount of loan.
- G** Maturity date.

27 JUDGMENTS: A court order against a debtor for payment of monies owing.

- A** Date judgment granted or date filed.
- B** Judgment status (ST JD — satisfied judgment, JD GT — judgment).
- C** Court identification number/name of court.
- D** Amount of judgment.
- E** Defendant.
- F** Judgment number.
- G** Plaintiff.
- H** Status of judgment (satisfied, unsatisfied or disposition unknown) and date, when applicable.

Other public record information may include foreclosures, credit counselling, and orderly payment of debt (OPD).

28 TRADE INFORMATION SECTION:

- A** Company name and/or telephone number and/or customer number.
- B** Date item last reported to Equifax.
- C** Indicates owner of account.
- D** Date account was opened with credit grantor.
- E** High credit on the account; the highest amount owed or credit limit.
- F** Monthly payment amount.
- G** Balance owing as of date reported.
- H** Amount past due as of date reported (shown if applicable).
- I** Types of accounts and manner of payment (see back page).
- J** Number of times the account was 30/60/90+ days late.
- K** Number of times a credit grantor reported on account.
- L** Date of last activity on the account.
- M** Previous high rates. Dates of three highest, most recent delinquencies.
- N** Additional information on the account.
- * Indicates the information was updated by an accounts receivable tape.

29 BANKING INFORMATION SECTION:

- A** Company name and telephone number.
- B** Date item was reported to Equifax.
- C** Type of account.
- D** Date account was opened with credit grantor.
- E** Balance of account (approximate range).
- F** Additional information on account.

30 CONSUMER STATEMENT SECTION: Statement the consumer or subject added to the file to explain discrepancies or other comments.**31 SAFESCANNED** — Indicates inquiry was run through our fraud database. Available to subscribers only.**32 &** — Indicates end of report.**EQUIFAX**

TRADE INFORMATION DESCRIPTIONS

Types of accounts:

- O** Open account (30 days or 90 days).
- R** Revolving or option (open-end account).
- I** Installment (fixed number of payments).
- C** Line of credit
- M** Mortgage

Manner of payment (North American Standard account ratings):

- 0** Too new to rate; approved but not used.
- 1** Pays (or paid) within 30 days of payment due date or not over one payment past due.
- 2** Pays (or paid) in more than 30 days from payment due date, but not more than 60 days, or not more than two payments past due.
- 3** Pays (or paid) in more than 60 days from payment due date, but not more than 90 days, or not more than three payments past due.
- 4** Pays (or paid) in more than 90 days from payment due date, but not more than 120 days, or four payments past due.
- 5** Pays (or paid) in more than 120 days but not yet rated 9.
- 7** Making regular payments under a consolidation order or similar arrangement.
- 8** Repossession.
- 9** Bad debt; placed for collection; skip.

GLOSSARY

A	spousal account	employment	O	own or open account	
ACC	account number	EMP	date employed	OPD ..	orderly payment of debt
AGE	age of subject	ES	employment - subject	OPND ..	date account opened
AKA	also known as	E2	employment - subject's	P	separated
ASSET	assets (amount)		second former employment	PD	date paid
B	both	FA	former address	PD CL	paid collection
BAL	balance	F2	second former address	P/D	past due amount
BDS	birth date, subject	FAD	file activity date	PR/OI	public records or
BKRPT	bankruptcy	FB	foreign bureau		other information
BRN	creditor's name and/ or address	FN	file number or former name (depends on line)	PR/BK	proposal under bankruptcy
BUS	business	FORCL	foreclosure	R	revolving account
CA	current address	FS	date file was established	RPTD	date reported
CASE NO.	case number	GARN	garnishment	RT	current rating
CDC	consumer debt counselling	H/C	high credit	S	single
CF	co-subject's former employment	I	installment (account/individual)	SAVAC	savings account
CHKAC	chequing account	ID	identification information	SECLN	secured loan
CRCLD	court consolidation	IND	individual	SINCE	date file was established
CRT	update by in-house operator	INQS	inquiries	SPECL	special notice item
D	divorced	INV DEP	involuntary deposit	SSC	social insurance/spouse
DAPA	debtor assistance pool acct	IN VOL	involuntary	SSS	social insurance/subject
DAT	direct access terminal user	INVER	indirectly verified	ST JD	satisfied judgment
DEF	defendant	J	joint	STS	system-to-system customer
DEFS	dependants	JUDG	judgment	TRMS	terms
DIS	dispute following resolution	LEFT	date left employment	U	unknown
DLA	date last activity	LIAB	liabilities (amount)	UN	unique file number
DN	death notice	LWR	lawyer	UP CL	unpaid collection
DVFD	divorce - filed	M	married	VER	date verified
DVFL	divorce - final	MAR	marital status	VLDEP	voluntary deposit
EC	spouse's current employment	MATURE	date of maturity	VOL	voluntary
EF	subject's former	MR	months reviewed	W	widow, widower
		N/RES	non-responsibility notice	&	end of report
		NSF	non-sufficient funds		
		NV	not verified		

For more information on how Equifax *Consumer Credit Reports* can build your business, contact your local Equifax representative or call toll free 1 877 227-8800

EQUIFAX