

CLICK ON THE CIRCLED NUMBERS TO GO TO THE REPORT ITEM DESCRIPTIONS

1 SSN ISSUED -65 STATE ISSUED- GA

2 * 001 EQUIFAX CREDIT INFORMATION SERVICES - P O BOX 740241
 1150 LAKE HEARN DRIVE STE 460 ATLANTA GA 30374-0241 800/685-1111

6 *CONSUMER, JOHN, Q, JR 3 SINCE 03/10/73 4 FAD 06/22/98 5 FN-238
 9412, MAIN STREET, ATLANTA, GA, 30302, TAPE RPTD 07/97
 TELEPHONE NUMBER (404)555-1212 CRT 07/93
 410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/91
 46, KENNEDY, DR, DETROIT, MI, DAT RPTD 01/86
 ****ALSO KNOWN AS-CCONSUMER, ROBERT****
 BDS-03/03/49, SSS-900-00-0000 SSN VER: Y

7 01 ES-ENGINEER, ACME MFG, ATLANTA, GA, EMP 06/93, VER 03/97
 02 EF-ENGINEER, CENTRAL POWER, SAN JOSE, CA, LEFT 05/93
 03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI, LEFT 05/91

8 *SUM-04/73-07/98, PR/OI-YES, COLL-YES, FB-NO, ACCTS:10, HC\$450-87595, 6-ONES, 1-TWO,
 1-THREE, 1-FIVE, 1-OTHER, HIST DEL- 1-TWO, 2-THREES, 1-FOUR.

9 INQUIRY ALERT - SUBJECT SHOWS 4 INQUIRIES SINCE 05/98

10 ***** PUBLIC RECORDS OR OTHER INFORMATION *****
 04 07/95 BKRPT 111VF116, 95-453657, LIAB\$25600, ASSET\$10500, EXEMPT\$100, INDIVID, PE
 RSONAL, DISMSD CH-7
 05 05/97 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, VISA, SATISFIED, 08/97

11 ***** COLLECTION ITEMS *****
 LIST RPTD AMT/BAL DLA/ECOA AGENCY/CLIENT STATUS/SERIAL
 04/97 11/97 \$532 11/97 111YC363 ACB COLLECTIONS UNPAID
 \$300 I DR JONES 202012

12 FIRM / IDENT CODE CS RPTD LIMIT HICR BAL \$ DLA MR (30-60-90+)MAX/DEL
 ECOA/ACCOUNT NUMBER OPND P/DUE TERM 24 MONTH HISTORY

13 PROV BK MD*111ON192 R1 07/98 500 --- 440 06/98 99
 J/86934 02/84 --- 25
 ATL FIN VS*111FS26 R5 06/98 3000 --- 2832 02/98 75 (01-01-01)
 I/ 4453 03/92 700 140 432*****/*****
 ACCOUNT CLOSED BY CREDIT GRANTOR
 WACH IL *111BB771 R1 06/98 5000 --- 4500 05/98 71
 I/432704567 07/92 --- 100
 LORD & TAY*111DC151 R3 06/98 --- 478 356 04/98 57 (04-02-00) 06/94-R3
 J/175 09/93 50 25 2*****2/*232*****
 SEARS *111DC29 R1 06/98 1000 --- 110 05/98 99 (01-01-00)07/93-R3
 J/5540 04/73 --- 10
 RICH'S *111DC24 R1 05/98 --- 615 0 01/93 99
 I/ 974 10/73 --- 25

14 REVOLVING TOTALS 9500 1093 8238
 750 300

AMEXTRVLSV*111ON259 01 06/98 --- 450 123 06/98 41
 J/86934 01/95 --- 123

OPEN TOTALS --- 450 123
 --- 123

HFC *111FP439 I1 05/98 --- 4200 933 11/97 28
 C/12566843 01/96 --- 18M

PAINE/WEBB*111FM1117 I2 05/98 --- 87595 37345 04/98 65 (01-00-00)
 I/7785632 12/92 750 750 *****/*2*****
 HOME LOAN

INSTALLMENT TOTALS --- 91795 38278
 750 750

15 GRAND TOTALS 9500 93338 46639
 1500 1173

16 WACH IL 111BB771 08/96 --- --- --- 08/93
 4567 07/92
 LOST OR STOLEN CARD

17 *INQS-BURDINES 111DC304 06/22/98 HECHT CO 111DC2872 05/15/98
 FRIEDMAN'S 111JA105 05/12/98 SUNTRUST 111FM6875 05/11/98

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END OF REPORT EQUIFAX AND AFFILIATES - 07/31/98

18 SAFESCANNED

1 SAFESCAN:
Optional fraud system. Year and state of residence when Social Security number was issued.

2 CONSUMER REFERRAL MESSAGE:
This is the address and phone number of the reporting agency. It is provided to assist you and the consumer in the event of adverse action.

3 SINCE:
Date file was established

4 FAD:
Date of last activity on file

5 FN:
FILE NUMBER for Equifax internal use only

6 IDENTIFICATION:
Subject name
Current address, telephone numbers, origin & date added to file
Former address
Second former address
Also known as
Birth date, SSN subject, SSN verified - Yes (Y) or No (N)
(According to Equifax rules; SSN has been verified through major Equifax customers. Social Security Administration will not verify SSN)

7 EMPLOYMENT:
ES—(Employment subject) position, firm, location, date employed, date verified
EF—(Employment former) position, firm, location, date left
E2—(Employment second former)

8 SUMMARY OF FILES ITEMS:
04/73—Oldest opening date of trade
07/98—Newest reporting date of trade
PR/OI—YES—File has public records
COLL—YES—File has collection items
FB—NO—When file contains no information from credit reporting companies not affiliated with Equifax
ACCTS: 10—File contains ten tradelines HC-HIGH CREDIT Range \$450-87,595
6—ONES—Six trades in file coded 1
1—TWO—One trade in file coded 2
1—THREE—One trade in file coded 3
1—FIVE—One trade in file coded 5
1—OTHER—One trade with no code
HIST DEL—(Historical delinquency)
Reflects the number of tradelines with the highest delinquency rating in either the Max/Del or 24-Month History

9 INQUIRY ALERT:
Alert appears if three or more inquiries occurred within the past 90 days.

10 PUBLIC RECORDS OR OTHER INFORMATION:
BKRPT (Bankruptcy) date filed, court number, case number, liabilities, assets, exempt amount, filer, type, intent—chapter number
ST JD—(Satisfied judgment) date filed, court number, amount, defendant, case number, plaintiff, date verified, status, date satisfied

11 COLLECTION ITEMS:
LIST—Date assigned to collection agency
RPTD—Date reported
AMT—Total amount of collection
BAL—Balance as of date rptd.
DLA—Date of last activity (payment to client)
EOCA—Equal Credit Opportunity Act designator
AGENCY—Collection agency member number
CLIENT—Customer the agency represents
STATUS—Last activity reported
SERIAL—Account serial number

12 TRADE:
First Line:
FIRM /ID CODE-Name and customer number of reporting company
*—Trade information from automated tape supplier

TYPE OF ACCOUNT:
R=Revolving account
O=Open account (30,60 or 90 days)
I=Installment account

CS—Current Status of Account	
Code	Description
0	Too New to Rate; Approved But Not Used
1	Paid As Agreed; Satisfactory; Current
2	Pays 31-60 Days; Not More Than 2 Payments Past Due
3	Pays 61-90 Days; Not More Than 3 Payments Past Due
4	Pays 91-120 Days; Not More Than 4 Payments Past Due
5	Pays Over 120 Days; Not More Than 5 or More Payments Past Due
7	Making Regular Payments Or Paid Under Wage Earner Plan Or Similar Arrangements
8	Repossession
9	Charged Off To Bad Debt

RPTD—Date account was reported
LIMIT—Credit limit
HICR—High credit
BAL \$—Balance owed as of reporting date
DLA—Date of last activity on the account
MR—Months reviewed
(30 60 90+)—Number of times account was 30 60 or 90+ days late
MAX/DEL—Most recent, highest delinquency before the 24 month history

13 Second Line:

EOCA CODES	
Code	Description
U	Undesignated
I	Individual
A	Authorized User
J	Joint
C	Co-Maker
B	On Behalf Of
M	Maker
T	Association With Account Terminated
S	Shared

ACCOUNT NUMBER:
OPND—Date account was opened with reporting company
P/D—Past due amount as of reporting date
TERM—Monthly repayment amount or number of months or years
24-MONTH HISTORY: Rate history for 24 months prior to current status, slash(/) separates two 12-month periods. (Read from left to right)*=No delinquency reported this month.

14 NOTE:
Accounts grouped by revolving, open, and installment. Within each group, trades sorted by most recent date reported. Totals calculated for limit, high credit, balance, past due and terms within each group.

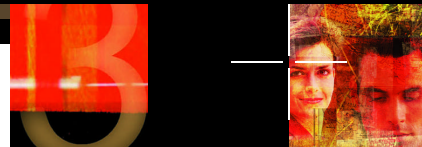
15 GRAND TOTAL: Grand total for limit, high credit, balance, past due and terms.

16 OTHER:
Accounts not reflecting rating type (Revolving, open, installments).

17 INQUIRIES:
Customer name, number and date inquired.
Two years inquiry history shown.

18 SAFESCANNED: This file was accessed by a customer using the Equifax SAFESCAN® service, an Equifax fraud protection service.

19 DATE FILE WAS ACCESSED.



SAFESCAN

For Fast, Cost-Effective Fraud Protection Nationwide

SAFESCAN® is a fraud prevention tool that compares consumer-provided information against a separate nationwide warning system and alerts you to fraudulent or potentially fraudulent information elements.

SAFESCAN automatically monitors each inquiry request. It combines nationwide coverage with a complete Social Security number check and a comprehensive address search. SAFESCAN provides superior fraud protection that practically pays for itself — even if it stops just one fraud loss out of thousands of applications.

Reduce Application Fraud Losses

SAFESCAN can be used online or off-line and is built on current, fraud-related information. SAFESCAN also:

- Helps detect data-entry errors and flags applications that should be examined more closely to verify address or Social Security number
- Issues warnings on applications that contain potentially fraudulent data elements, helping deter potential fraud activity before it happens
- Warns you when an applicant's address is a mail receiving service, prison, lodging facility, check cashing site, etc.
- Warns you when an applicant's address has been misused in the past or is associated with two or more names or Social Security numbers
- Provides a clear warning when a Social Security number has never been issued by the Social Security Administration, has previously been misused, was issued to a person who has been reported deceased, or was issued in the last five years
- Has no consumer disclosure requirement — warnings are not part of the consumer's file, cannot be used as a basis for denying credit or employment and apply only to information elements (not individuals)

SAFESCAN is a cost-effective enhancement to a wide range of Equifax risk assessment products including ACROFILE®, ACROFILE PLUS™, PERSONA®, ID REPORT™ and FINDERS®.

SAFESCAN automatically checks every request made and is available through Equifax ePORT™ (Internet delivery), Direct Access Terminal (DAT), Personal Computer (PC) or System-to-System.

The Equifax Total Solution

SAFESCAN is part of a growing family of innovative products and services that comprise the Equifax *Total Solution* — your strategic master plan for business growth and risk management. Call 1-800-879-1025 to contact an Equifax representative today. For more information about Equifax, visit us online at www.equifax.com.

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www.equifax.com

EQUIFAX

SAFESCAN can return one of the following 15 warnings with every report. These messages clearly warn you when credit, employment or other application information should be examined more closely before granting approval, cross-selling or making management decisions.

SAFESCAN MESSAGE	MEANING
SAFESCAN Warning: Possible true name fraud. Thorough verification suggested.	Criteria has been met indicating that a person's identity and personal information is possibly being used by another person
SAFESCAN Warning: Social Security number is issued to person who has been reported deceased.	Social Security number invalid because the person to whom it was assigned has been reported deceased. Social Security numbers are never re-assigned.
SAFESCAN Warning: Social Security number has never been issued by the Social Security Administration.	Social Security number invalid because number has never been issued by the Social Security Administration.
SAFESCAN Warning: Social Security number issued by the Social Security Administration within the last five years.	Social Security number has been issued within the past five years; could belong to a minor (child).
SAFESCAN Warning: Inquiry address is U.S. Post Office street address. Thorough verification suggested.	The address is the street address of a U.S. Post Office.
SAFESCAN Warning: Social Security number has been reported misused. Thorough verification suggested.	The Social Security number has reportedly been used in connection with known or suspected fraud cases.
SAFESCAN Warning: Inquiry address has been associated with more than one name or Social Security number. Thorough verification suggested.	The exact address was used with different name(s) or different Social Security number(s) on multiple applications within a short period of time. <i>NOTE: This warning will not appear when different family members are applying for credit from the same address.</i>
SAFESCAN Warning: Inquiry address is a state/federal prison or detention facility. Thorough verification suggested.	The address is the same as a state or federal prison or adult or juvenile detention facility.
SAFESCAN Warning: Inquiry address is a mail receiving service. Thorough verification suggested.	The address is the same as a commercial mail receiving service.
SAFESCAN Warning: Inquiry address is a check cashing facility. Thorough verification suggested.	The address is a commercial check cashing company.
SAFESCAN Warning: Inquiry address is a storage facility. Thorough verification suggested.	The address is a mini-storage warehouse.
SAFESCAN Warning: Inquiry address is a campground. Thorough verification suggested.	The address is a campsite in a commercial campground.
SAFESCAN Warning: Inquiry address is a hotel/motel. Thorough verification suggested.	The address is a lodging facility.
SAFESCAN Warning: Inquiry address has been reported misused. Thorough verification suggested.	The address has reportedly been used in connection with known or suspected fraud cases.
SAFESCAN NEEDED: Your inquiry has gone through our SAFESCAN database.	Each inquiry automatically passes through the SAFESCAN database. SAFESCAN customers will receive this message at the end of each completed transaction.

Sample File Showing SAFESCAN Message Areas

BEACON 96 SCORE: 577 00038/00002/00034/00013
 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 LEVEL OF DELINQUENCY ON ACCOUNTS
 AMOUNT OWED ON DELINQUENT ACCOUNTS
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

**SAFESCAN
MESSAGE
AREA**

 SAFESCAN WARNING:
 SOCIAL SECURITY NUMBER IS ISSUED TO PERSON WHO HAS BEEN REPORTED DECEASED.

SSN ISSUED- 79 STATE ISSUED- MI

*001 EQUIFAX INFORMATION SERVICES
 P O BOX 740241 ATLANTA GA 30374-0241 800/685-1111

*CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238
 9412, MAIN, ST, ATLANTA, GA, 30302, TAPE RPTD 07/00
 TELEPHONE NUMBER (404)555-1212 TAPE RPTD 07/00
 410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/99
 46, KENNEDY, DR, DETROIT, MI, 48201 TAPE RPTD 03/96

Credit cannot be denied based on a SAFESCAN message; however, a SAFESCAN warning does mean the application should be thoroughly verified before approval.

****ALSO KNOWN AS-CCONSUMER, JACK****
 ****FORMER NAME-CONSUMER, QUINCY****
 BDS-03/03/1961, SSS-900-00-0000 SSN VERIFIED: Y
 01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA
 02 EF-ENGINEER, ACME MFG, SAN JOSE, CA
 03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI

*SUM-07/82-09/01, PR/OI-YES, FB-NO, ACCTS:7, HC\$450-160K, 4-ONES, 1-TWO, 1-FIVE, 1-OTHER.

***** PUBLIC RECORDS OR OTHER INFORMATION *****
 04 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPT\$100,
 INDIVID, PERSONAL, DISMSD CH-7
 05 05/98 COLL 03/98 111YC363 ACB COLLECTIONS FOR DR JONES
 AMT:\$532 BAL:\$300 PAYMENT DLA:11/97, I, 202012
 06 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98

*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01
 BURDINES 111DC304 09/06/01 FRIEDMAN'S 111JA105 08/31/01
 SUNTRUST 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00
 SEARS 111DC304 10/11/99 EMPL 111UE502 10/08/99

* FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER	
SUNTRUST *111BB6875	09/01	07/01	2500	20	650		R1	2	J	86934 DLA 09/01	
AMEXTRVLSV *1110N250	09/01	01/95	450	123	123		01	08	J	75250 DLA 09/01	
WACH IL 111BB771	08/01	07/82	5000	135	4500		R1	99	I	27043 DLA 07/01	
SEARS *111DC29	08/01	10/99	1478	30	903 155		R5	22	J	81750 DLA 03/01	
30(03)60(01)90+(01) 07/01-R4, 06/01-R3, 05/01-R2 ACCOUNT CLOSED BY CREDIT GRANTOR											
FORDMOTOR *111FA2982	03/98	02/93	12500	275	0		I1	60	I	02F16 DLA 03/98	
AUTO LOAN											
WAMU *111FM1117	08/01	05/96	160K	1350	156K 1350		I2	63	J	85632 DLA 07/01	
30(02)60(01)90+(00) 07/01-I2, 10/00-I3 HOME LOAN											
WACH 111BB771	04/97	07/82	LOST OR STOLEN CARD								24567
&											

Notification that inquiry has gone through SAFESCAN database

END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01

SAFESCAN

SAFESCAN[®]

SAFESCAN alerts credit grantors nationwide to suspicious or potentially fraudulent application information. SAFESCAN warning messages appear on the credit report signaling potential problems such as mail drop, prison or previously misused addresses. SAFESCAN verifies social security numbers identifying misused, invalid or deceased numbers.

PUBLIC RECORD INFORMATION

Public Record Information indicates legal action has been taken which may effect the consumer's credit worthiness.

JUDGEMENT (JUDG) - In extreme collection situations, creditors will bring a lawsuit against a delinquent customer. If the court agrees with the claim, a judgement is granted. A judgement is reported for 7 years.

DATE FILED, JUDG, COURT NUMBER, AMOUNT, DEFENDANT, CASE NUMBER, PLAINTIFF, DATE VERIFIED, STATUS

SATISFIED JUDGEMENT (ST JD) - When the consumer pays the judgement they receive a document called "Satisfaction of Judgement" from the plaintiff. This document should be filed with the court to indicate the debt is "Satisfied". A "Satisfied" Judgement is reported for 7 years from the original judgement date.

DATE FILED, ST JD, COURT NUMBER, AMOUNT, DEFENDANT, CASE NUMBER, PLAINTIFF, DATE VERIFIED, STATUS, DATE SATISFIED

CHAPTER 7 BANKRUPTCY (BKRPT) - Consumers may have their debts eliminated by petitioning bankruptcy court for Chapter 7 Bankruptcy. If the court "discharges" the bankruptcy, the person is freed from all obligations. A bankruptcy is "dismissed" when the court believes the individual does not have cause to file bankruptcy. A bankruptcy is reported for 10 years.

DATE FILED, BKRPT, COURT NUMBER, CASE NUMBER, LIABILITIES, ASSETS, EXEMPT AMOUNT, TYPE, INTENT

CHAPTER 13 BANKRUPTCY (WEP) - Consumers may be granted a "restructuring" of their debts by the court. This allows the consumer to repay their debts over a longer period of time at reduced payment amounts. WEP's are reported for 7 years.

DATE FILED, WEP, COURT NUMBER, CASE NUMBER, LIABILITIES, ASSETS, EXEMPT AMOUNT, TYPE, INTENT

TAX LIEN (LIEN) - Consumers who do not pay their federal or state taxes will have a lien filed against them at the court house. Once the taxes are paid, the lien is "Released" by the appropriate agency. Tax Liens, paid or unpaid, are reported for 7 years from the date the lien was filed.

DATE FILED, LIEN, COURT NUMBER, CASE NUMBER, AMOUNT, DATE RELEASED, DATE VERIFIED

BEACON

Increase Revenue and Improve Account Profitability with a Proven Scoring Solution

While there are no guarantees of how consumers will pay loan obligations, credit scoring has become an effective method for predicting their future credit behavior based on what it has been in the past. BEACON, the most commonly used classic FICO risk model in the marketplace today, provides you with a more enhanced risk assessment that assists in reducing losses, increasing revenue and acquiring additional business.

Developed in association with Fair Isaac Corporation and built with a sample of approximately 1.5 million Equifax consumer credit files, BEACON predicts the likelihood that an existing account or potential credit customer will become a serious credit risk within 24 months after scoring. The model identifies and projects a full range of credit risks — including bankruptcies, charge-offs, repossessions, loan defaults and delinquencies.

Start Reducing Credit Losses Today!

BEACON is part of a growing family of innovative products and services that comprise the Equifax Credit Report— your strategic master plan for business growth and risk management

BEACON is built from the Equifax national online database, which:

- Contains more than 200 million consumer credit files**
- Is updated daily to keep up with changes in consumer credit behavior**

Scores range from 363 to 875 — the higher the score, the lower the potential for serious delinquency.

Up to four reason statements explain the most significant elements as to why the individual's score is not higher. These can be used as explanations for applicants not meeting your criteria.