



## AAA CREDIT SCREENING SERVICES, LLC

17041 EL CAMINO REAL

HOUSTON , TX 77058

Phone: (888) 282-0447

Fax: (888) 286-7128

**File No:** 38238148  
**Name:** JONATHAN Q CONSUMER  
**SSN:** \*\*\*-\*\*-3388  
**Address:** 10655 N BIRCH ST  
 BURBANK , CA 91502  
**Prepared For:** TEST AAA SCREENING  
 17041 EL CAMINO REAL  
 HOUSTON , TX 77058

**Requested By:**  
**Date Ordered:** 02/18/2010  
**Date Completed:** 02/18/2010

<b>EXECUTIVE SUMMARY</b>
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<i><b>Report Type</b></i>	<i><b>Description</b></i>	<i><b>Status</b></i>
Employment Credit Infile	Equifax	Completed



# AAA CREDIT SCREENING SERVICES, LLC

17041 EL CAMINO REAL  
 HOUSTON , TX 77058  
 Phone: (888) 282-0447  
 Fax: (888) 286-7128

## Employment Credit Infile

Prepared For:	TEST AAA SCREENING 17041 EL CAMINO REAL HOUSTON , TX 77058	Sources:	EFX
		Ordered:	02/18/2010
		Completed:	02/18/2010
		Report No:	38238148
		Requested By:	lpennington574

APPLICANT				
Name	Phone	Social Security	Age/DOB	Dependents
Address				
CONSUMER, JONATHAN Q		***-**-3388	02/01/1951	
10655 N BIRCH ST BURBANK , CA 91502				

RESIDENCE			
Type Ownership	App/CoApp	Address	Since To
PRESENT	APPLICANT	10655 BIRCH SR BURBANK , CA 91501	07/03
PREVIOUS	APPLICANT	8200 GRANITE FALLS DR BAKERSFIELD , CA 93312	07/09
PREVIOUS	APPLICANT	10520 BIRCH GLENDALE , CA 91205	06/02

EMPLOYMENT				
Employer	Position	Income	From VerDate	TO VerBy
AJAX HARDWARE JONATHAN CONSUMER				

PUBLIC RECORDS
NONE FOUND.
Reporting Bureau certifies compliance with contractual requirements governing check of public records with these results.

CREDIT HISTORY												
E C O A	Creditor Name Account Number	Type	Date Reported	Date Opened Last Activity	Hi Credit Term Mo	Balance Term Amount	Past Due Amount	Historical				MOP
								Mo	30	60	90	

JONATHAN CONSUMER							
I	MOUNTAIN AMERICA CRE UNKNOWN	REV	02/10	07/07	\$50	\$0	30 0 0 0 1
PAYS ACCOUNT AS AGREED AMOUNT IN H/C COLUMN IS CREDIT LIMIT							
JONATHAN CONSUMER							
I	CHEVRON VALLEY CREDI REV UNKNOWN	REV	01/10	07/05 09/09	\$25000	\$0	10 0 0 0 1
PAYS ACCOUNT AS AGREED HOME EQUITY LINE OF CREDIT							
JONATHAN CONSUMER							
C	CHEVRON VALLEY CREDI REV UNKNOWN	REV	01/10	02/09 02/09	\$1350	\$0	10 0 0 0 1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE HOME EQUITY							
JONATHAN CONSUMER							
C	CHEVRON VALLEY CREDI REV UNKNOWN	REV	01/10	02/09 02/09	\$1650	\$0	10 0 0 0 1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE HOME EQUITY							
JONATHAN CONSUMER							
I	CHEVRON VALLEY CREDI REV UNKNOWN	REV	01/10	02/09 02/09	\$1250	\$0	10 0 0 0 1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE HOME EQUITY							
JONATHAN CONSUMER							
C	CHEVRON VALLEY CREDI REV UNKNOWN	REV	01/10	02/09 02/09	\$5000	\$0	10 0 0 0 1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE HOME EQUITY							
JONATHAN CONSUMER							
I	CHEVRON VALLEY CREDI REV UNKNOWN	REV	01/10	01/01 01/01	\$100	\$0	10 0 0 0 1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE AMOUNT IN H/C COLUMN IS CREDIT LIMIT							
JONATHAN CONSUMER							
I	COMMUNITY FIRST CRED UNKNOWN	INS	01/10	09/05 11/05	\$16500	\$0 \$533	52 0 0 0 1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE AUTO							
JONATHAN CONSUMER							

I	SCHOOLSFIRST FEDERAL UNKNOWN	REV	11/09	10/07 10/07	\$0 \$0	\$0	25 0 0 0	1
PAYS ACCOUNT AS AGREED ACCOUNT CLOSED BY CONSUMER PAID ACCOUNT/ZERO BALANCE								
I	JONATHAN CONSUMER SCHOOLS FINANCIAL CR INS UNKNOWN		08/09	03/08	\$25000 \$487	\$0	17 0 0 0	1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE AUTO								
I	JONATHAN CONSUMER SCHOOLS FINANCIAL CR INS UNKNOWN		08/09	03/08	\$25000 \$488	\$0	17 0 0 0	1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE AUTO								
I	JONATHAN CONSUMER BOULDER VALLEY CREDI INS UNKNOWN		07/09	12/08	\$0 60	\$0	6 0 0 0	1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE AUTO								
I	JONATHAN CONSUMER BOULDER VALLEY CREDI INS UNKNOWN		07/09	12/08	\$0 60	\$0	6 0 0 0	1
PAYS ACCOUNT AS AGREED AUTO								
I	JONATHAN CONSUMER FINANCIAL 21 COMMUNI INS UNKNOWN		06/09	02/05 02/05	\$0	\$0	52 0 0 0	1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE SECURED								
C	JONATHAN CONSUMER SCHOOLS FINANCIAL CR INS UNKNOWN		05/09	12/07	\$10000 66	\$0	17 0 0 0	1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE AUTO								
I	JONATHAN CONSUMER COMMUNICATING ARTS C UNKNOWN	INS	03/09	08/08	\$0 \$219	\$0	7 0 0 0	1
PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE SECURED								
I	JONATHAN CONSUMER WESTSTAR FEDERAL	REV	01/09	02/01	\$100	\$0	8 0 0 0	1

CRE UNKNOWN PAYS ACCOUNT AS AGREED LINE OF CREDIT AMOUNT IN H/C COLUMN IS CREDIT LIMIT				02/08					
JONATHAN CONSUMER C SCHOOLSFIRST FEDERAL UNKNOWN PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE AUTO	INS	12/08	05/04	\$10000	\$0	18 0 0 0	1		
			12/06		\$500				
JONATHAN CONSUMER I SCHOOLS FINANCIAL CR UNKNOWN PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE AUTO	INS	06/08	12/06	\$100	\$0 \$1	18 0 0 0	1		
JONATHAN CONSUMER I COMMUNICATING ARTS C UNKNOWN PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE	REV	05/08	03/08	\$0	\$0	2 0 0 0	1		
JONATHAN CONSUMER I SCHOOLS FINANCIAL CR UNKNOWN PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE AUTO	INS	05/08	03/06	\$15000	\$0 \$250	26 0 0 0	1		
JONATHAN CONSUMER I SCHOOLSFIRST FEDERAL UNKNOWN PAYS ACCOUNT AS AGREED ACCOUNT CLOSED BY CONSUMER PAID ACCOUNT/ZERO BALANCE	REV	04/08	04/06 04/06	\$100000	\$0	24 0 0 0	1		
JONATHAN CONSUMER C SCHOOLSFIRST FEDERAL UNKNOWN PAYS ACCOUNT AS AGREED ACCOUNT CLOSED BY CONSUMER PAID ACCOUNT/ZERO BALANCE	REV	08/07	08/05 08/05	\$50000	\$0	24 0 0 0	1		
JONATHAN CONSUMER I SCHOOLS FINANCIAL CR UNKNOWN PAYS ACCOUNT AS AGREED PAID ACCOUNT/ZERO BALANCE UNSECURED	INS	04/07	09/05	\$0	\$0	19 0 0 0	1		

JONATHAN CONSUMER								
I	SCHOOLS FINANCIAL CR INS	04/07	09/05	\$0	\$0	19 0 0 0	1	
UNKNOWN								
PAYS ACCOUNT AS AGREED								
PAID ACCOUNT/ZERO BALANCE								
RECREATIONAL MERCHANDISE								
JONATHAN CONSUMER								
I	SCHOOLS FINANCIAL CR INS	04/07	09/05	\$0	\$0	19 0 0 0	1	
UNKNOWN								
PAYS ACCOUNT AS AGREED								
PAID ACCOUNT/ZERO BALANCE								
RECREATIONAL MERCHANDISE								
JONATHAN CONSUMER								
I	SCHOOLS FINANCIAL CR INS	04/07	09/05	\$0	\$0	19 0 0 0	1	
UNKNOWN								
PAYS ACCOUNT AS AGREED								
PAID ACCOUNT/ZERO BALANCE								
RECREATIONAL MERCHANDISE								
JONATHAN CONSUMER								
I	SCHOOLS FINANCIAL CR INS	04/07	09/05	\$0	\$0	19 0 0 0	1	
UNKNOWN								
PAYS ACCOUNT AS AGREED								
PAID ACCOUNT/ZERO BALANCE								
RECREATIONAL MERCHANDISE								
JONATHAN CONSUMER								
I	SCHOOLS FINANCIAL CR INS	04/07	09/05	\$0	\$0	19 0 0 0	1	
UNKNOWN								
PAYS ACCOUNT AS AGREED								
PAID ACCOUNT/ZERO BALANCE								
RECREATIONAL MERCHANDISE								
JONATHAN CONSUMER								
I	SCHOOLS FINANCIAL CR REV	04/07	09/05	\$0	\$0	19 0 0 0	1	
UNKNOWN								
PAYS ACCOUNT AS AGREED								
PAID ACCOUNT/ZERO BALANCE								
LINE OF CREDIT								
JONATHAN CONSUMER								
I	SCHOOLS FINANCIAL CR INS	04/07	09/05	\$0	\$0	19 0 0 0	1	
UNKNOWN								
PAYS ACCOUNT AS AGREED								
PAID ACCOUNT/ZERO BALANCE								
RECREATIONAL MERCHANDISE								
JONATHAN CONSUMER								
I	BEALLS DEPT STORES	REV	02/05	11/04	\$300	\$0	2 0 0 0	1
UNKNOWN								
PAYS ACCOUNT AS AGREED								
AMOUNT IN H/C COLUMN IS CREDIT LIMIT								

F

**INQUIRIES**

Date	Name	Code	IC
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805-763-2082	CHEVRON VALLEY CREDI 8200 GRANITE FALLS DR BAKERSFIELD , CA 93312	180FC00759	JONATHAN CONSUMER
313-965-8640	COMMUNICATING ARTS C 630 HOWARD DETROIT , MI 48232	168FC01845	JONATHAN CONSUMER
313-965-8640	COMMUNICATING ARTS C 630 HOWARD DETROIT , MI 48232	168FC01845	JONATHAN CONSUMER
707-546-8984	COMMUNITY FIRST CRED P O BOX 6004 SANTA ROSA , CA 95406	172FC00023	JONATHAN CONSUMER
912-285-5150	COMMUNITY UNITED FED 1504 TEBEAU ST WAYCROSS , GA 31501	874FC00039	JONATHAN CONSUMER
217-442-6111	DANVILLE BELL CREDIT 307 N WALNUT DANVILLE , IL 61832	558FC02283	JONATHAN CONSUMER
619-233-3101	FINANCIAL 21 COMMUNI 440 BEECH STREET SAN DIEGO , CA 92101	181FC01632	JONATHAN CONSUMER
910-582-1227	HAMLET FEDERAL CREDI 302 CHARLOTTE STREET HAMLET , NC 28345	716FC00048	JONATHAN CONSUMER
716-454-5650	LACY, KATZEN, RYEN & 130 EAST MAIN STREET ROCHESTER , NY 14604	782PL05531	JONATHAN CONSUMER
801-325-6291	MOUNTAIN AMERICA CRE 660 SOUTH 200 EAST SALT LAKE CITY , UT 84110	190FC03280	JONATHAN CONSUMER
847-734-4500	NAVISTAR FINANCIAL C 425 N MARTINGALE RD 18TH FLOOR SCHAUMBURG , IL 60173	155FF00500	JONATHAN CONSUMER
847-734-4500	NAVISTAR FINANCIAL C 425 N MARTINGALE RD 18TH FLOOR SCHAUMBURG , IL 60173	155FF00500	JONATHAN CONSUMER
360-578-5323	RED CANOE CREDIT UNI 1418 15TH AVENUE LONGVIEW , WA 98632	133FC05343	JONATHAN CONSUMER
706-790-1776	RICHMOND COMMUNITY F TOBACCO RD AUGUSTA , GA 30901	410FC00127	JONATHAN CONSUMER
916-569-5400	SCHOOLS FINANCIAL CR 1485 RESPONSE ROAD/SUITE 126 P.O.BOX 526001 SACRAMENTO , CA 95815	236FC01745	JONATHAN CONSUMER
916-569-5400	SCHOOLS FINANCIAL CR 1485 RESPONSE ROAD/SUITE 126 P.O.BOX 526001 SACRAMENTO , CA 95815	236FC01745	JONATHAN CONSUMER
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916-569-5400	SCHOOLS FINANCIAL CR	236FC01745	JONATHAN CONSUMER





	1485 RESPONSE ROAD/SUITE 126 P.O.BOX 526001 SACRAMENTO , CA 95815		
916-569-5400	SCHOOLS FINANCIAL CR 1485 RESPONSE ROAD/SUITE 126 P.O.BOX 526001 SACRAMENTO , CA 95815	236FC01745	JONATHAN CONSUMER
714-547-4141	SCHOOLSFIRST FEDERAL 2115 N BROADWAY SANTA ANA , CA 92711	180FC03449	JONATHAN CONSUMER
714-547-4141	SCHOOLSFIRST FEDERAL 2115 N BROADWAY SANTA ANA , CA 92711	180FC03449	JONATHAN CONSUMER
714-547-4141	SCHOOLSFIRST FEDERAL 2115 N BROADWAY SANTA ANA , CA 92711	180FC03449	JONATHAN CONSUMER
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714-547-4141	SCHOOLSFIRST FEDERAL 2115 N BROADWAY SANTA ANA , CA 92711	180FC03449	JONATHAN CONSUMER
714-547-4141	SCHOOLSFIRST FEDERAL 2115 N BROADWAY SANTA ANA , CA 92711	180FC03449	JONATHAN CONSUMER
985-783-1206	TAFT CARBIDE FCU 16749 RIVER ROAD HAHNVILLE , LA 70057	495FC02600	JONATHAN CONSUMER
800-937-8997	T-MOBILE - BELLEVUE PO BOX 53090 BELLEVUE , WA 98015	910UT36470	JONATHAN CONSUMER
908-647-6952	VAH LYONS EMPLOYEES VALLEY RD BLDG 55 1-A LYONS , NJ 07949	444FC01778	JONATHAN CONSUMER
202-636-4530	WASHINGTON POSTAL EM 900 BRENTWOOD ROAD NE WASHINGTON , DC 20066	491FC27272	JONATHAN CONSUMER
323-692-4188	WESTLAKE SERVICE INC 4751 WILSHIRE BLVD SUITE 100 LOS ANGELES , CA 90010	180FA05792	JONATHAN CONSUMER
702-791-4777	WESTSTAR FEDERAL CRE 110 E HARMON FULL FILE TAPE SOURCE LAS VEGAS , NV 89109	164FC00114	JONATHAN CONSUMER



**IDENTIFICATION**

EFX-01

Name: JONATHAN CONSUMER , , DOB:

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

CONSUMER STATEMENT: EMPLOYER: BEFORE TAKING ADVERSE ACTION IN AN EMPLOYMENT DECISION BASED ON A PERSONA REPORT, THE FCRA REQUIRES YOU TO PROVIDE THE CONSUMER WITH A COPY OF THE CONSUMER REPORT, ALONG WITH A WRITTEN DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THE FCRA EQUifax HAS PROVIDED YOUR COMPANY WITH COPIES OF THE CONSUMER'S RIGHTS STATEMENTS FOR THIS PURPOSE., REPORTED 022010, PURGE .

\*\* SSN VERIFICATION \*\*

Subject SSN: 548603388

MASTER DATABASE SUBJECT SSN VERIFIED: N

DATE ISSUED: 1959

STATE ISSUED: CA

DEATH DATE: 1981

STATE DEATH: CA

**REPORT FOOTER**

EQUIFAX  
P.O. BOX 740241  
ATLANTA, GA 30374  
(800)685-1111

TRANS UNION  
2 BALDWIN PL.  
P.O. BOX 1000  
CHESTER, PA 19022  
(800)888-4213

**END OF CREDIT REPORT**

# EQUIFAX EXAMPLE REPORT ITEM DESCRIPTIONS

- A) **APPLICANT**  
*Identification*
- Subject Name
  - Phone Number (if available)
  - Social Security Number
  - Age/Date of Birth
  - Dependents
  - Current Address
- B) **RESIDENCE**  
*Addresses*
- Current Address
  - Former Address (if available)
  - Second Former Address (if available)
- C) **EMPLOYMENT**  
*Current Employer (if available)*
- D) **PUBLIC RECORDS**  
*Bankruptcies/Judgements/Tax Liens (if applicable)*  
*\*see Public Records Explanation Sheet*
- E) **CREDIT HISTORY**  
*Detailed Account Information*
- ECOA: Equal Credit Opportunity Act (Type of Account)

ECOA 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

- Creditor Name
- Account Number
- Type: Type of Account

ACCOUNT TYPES	
REV	Revolving (Credit Card)
OPN	Open (Does not fall under any other category)
INS	Installment (Loans)
MTG	Mortgage

- Date Reported

- Date Opened – Date account was opened with reporting company
- Date of Last Activity – Date of last activity on account (payment to client)
- Hi Credit – Highest amount owed on the account since it's opening or the original loan amount
- Term Mo – Length of time (in months) individual is required to make payments
- Balance – Current Balance
- Term Amount – Minimum monthly amount subject is required to pay towards balance owed
- Past Due Amount – Past due amount owed as of reporting date
- Historical – MO:Months Reviewed; Number of 30/60/90 days late payments

MOP – Manner of Payment (Current Account Payment Status)

CURRENT STATUS CODES	
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: Nore More Than 5 or More Payments Past Due
7	Making Regular Payments Or Paid Under Wage Earner
8	Repossession
9	Charged Off To Bad Debt

- F) **INQUIRIES**  
*Member Inquiry History*
- Date of Inquiry
  - Member Name
  - Identification Code
  - Subject Name
- Two year history shown.

- G) **SUBSCRIBER DECODES**  
*Member Listing (Creditors & Inquiring Members)*
- Phone
  - Name/Address
  - Identification Code
  - Subject Name

- H) **IDENTIFICATION**  
*\*see Safescan Message Sheet*
- Social Security Verification

- I) **REPORT FOOTER**  
*Credit Bureau Phone Numbers & Addresses*

## **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*



## 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](http://www.equifax.com).

*continued*

[www.equifax.com](http://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.

<b>SAFESCAN MESSAGE</b>	<b>MEANING</b>
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.