



BUSINESS PRINCIPAL REPORT™
TRAINING GUIDE



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FICO RISK SCORE, CLASSIC V8 SCORE: 577 00038/00034/00013/00002
 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 AMOUNT OWED ON DELINQUENT ACCOUNTS
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 LEVEL OF DELINQUENCY ON ACCOUNTS

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 IDENTITY SCAN WARNING:
 INQUIRY ADDRESS ASSOCIATED WITH MORE THAN ONE NAME OR SOCIAL SECURITY NUMBER.

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SSN ISSUED-XX STATE ISSUED- MI

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

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*CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238
 9412, MAIN, ST, ATLANTA, GA, 30302, 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
 ****ALSO KNOWN AS-CCONSUMER, JACK****
 ****FORMER NAME-CONSUMER, QUINCY****
 BDS-XX/XX/XXXX, SSS-XXX-XX-XXXX
 01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA, 06/00
 02 EF-ENGINEER, ACME MFG, SAN JOSE, CA
 03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI

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*SUM-07/82-09/01, PR/01-YES, FB-NO, ACCTS:7, HCS\$450-160K, 4-ONES, 1-TWO, 1-FIVE,
 1-OTHER, HIST DEL - 1-THREE, 1-FOUR

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INQUIRY ALERT-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01
 ***** 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 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER
 09/98, SATISFIED, 08/98

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***** COLLECTION ITEMS *****
 LIST RPTD AMT/BAL DLA/ECOA AGENCY/CLIENT STATUS/SERIAL
 03/98 05/98 \$532 11/97 401YC363 ACB COLLECTIONS PAYMENT
 \$300 I DR JONES 202012

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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

SUNTRUST 111BB6875 R1 09/01 --- 2500 09/01 02
 J/86934 07/01 --- 20
 SEARS 111DC29 R5 08/01 --- 1478 03/01 22 (03-01-01)
 J/81750 10/99 155 30 432*****/*2**2***
 ACCOUNT CLOSED BY CREDIT GRANTOR

WACH 111BB771 R1 08/01 --- 5000 4500 07/01 99
 I/27043 07/82 --- 135

REVOLVING TOTALS --- 8978 6053
 --- 155 185

AM EX 1110N250 01 09/01 --- 450 123 09/01 08
 J/75250 01/95 --- 123

OPEN TOTALS --- 450 123
 --- 123

WAMU 11FM1117 I2 08/01 --- 160K 156K 07/01 63 (02-01-00)10/98-
 I3 J/85632 05/96 1350 1350 *****2**/*2*****
 HOME LOAN

FORD MOTOR 111FA2982 I1 03/98 --- 12500 0 03/98 60
 I/02F16 02/93 --- 275
 AUTO LOAN

INSTALLMENT TOTALS --- 160000 156000
 --- 1350 1350

GRAND TOTALS --- 169428 162176
 --- 1505 1658

WACH SC 111BB771 04/97 --- --- ---
 07/82

LOST OR STOLEN CARD

*INQS-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 11UE502 10/08/99

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1 Credit Risk Score: Choose between FICO® Risk Score, Classic v8 (the most recent version) and FICO® Risk Score, Classic v5; both return a score ranging between 300 – 850, with a higher score indicating a lower potential for serious delinquency.

Additionally, up to four adverse action codes and statements explain the most significant factors for why the score was not higher.

2 Identity Scan™: Quickly identify fraud victim alerts, misused socials, hot addresses, suspicious phone numbers, and other tracked potential risk factors.

Identity Scan™ leverages more than a dozen up-to-date public and proprietary database sources to effectively identify potential or known identity theft and application fraud in real time.

3 Consumer Referral Section: Access the credit reporting agency address and telephone number that must be used in adverse action notices or declination letters.

4 Identification Section: Confirm application information with access to the principal's name, current address, former address, previous former address, birth date, AKA (also known as), former names, and Social Security number.

5 Employment Section: Confirm application information with access to the principal's current employment information (ES) as well as former (EF) and previous former employment (E2) information.

6 Summary Line: Get a quick overview of the report (includes oldest date of information, number of accounts, range of high credit amounts, and historical delinquency).

CODE	DESCRIPTION
07/82	Oldest open date of trade
09/01	Newest reported date of trade
PR/01	YES, public records present in file
FB	NO, when file contains no information from credit reporting companies not affiliated with Equifax
ACCTS: 7	File contains seven trade lines
HC	High credit range \$450-160K
4 - ONES	Four trades in file coded 1
1 - TWO	One trade in file coded 2
1 - FIVE	One trade in file coded 5
1 - OTHER	One trade in file with no code

7 Public Records: Easily spot bankruptcies, judgments, tax liens, and garnishments from courthouses.

CODE	DESCRIPTION
BKRPT	(Bankruptcy) date filed; courthouse customer number, case number and disposition date, liabilities, assets, exempt amount, filer, type, disposition and chapter number
COLL	(Collection) date reported, date assigned to collection agency, agency customer number, collection agency and agency's client, amount originally owed, balance, status, date of balance, whose account, account number
ST JD	(Satisfied Judgment) date filed, courthouse customer number, amount, defendant, case number, plaintiff, date verified, status, date satisfied

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Collection Items: Easily spot if the principal has seriously delinquent financial obligations such as collection accounts from collection agencies.

CODE	DESCRIPTION
LIST	Date assigned to collection
RPTD	Date reported
AMT	Amount originally owed
BAL	Balance as of date reported
DLA	Date of balance
ECOA	Equal Credit Opportunity Act; whose account
AGENCY	Collection agency customer number
CLIENT	Customer the agency represents
STATUS	Last activity reported
SERIAL	Account number

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Trade Section: Efficiently assess the financial stability, indebtedness, and payment history of the principal – valuable information for skip tracing.

FIRST LINE	
FIRM/ID CODE	Name and customer number of reporting company. An asterisk (*) indicates trade information supplied by automated supplier.

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

TYPE OF ACCOUNT	
CODE	DESCRIPTION
0	Too new to rate; approved but not used
1	Paid as agreed
2	Pays 30-59 days past due; not more than 2 payments past due
3	Pays 60-89 days past due; not more than 3 payments past due
4	Pays 90-119 days past due; not more than 4 payments past due
5	Pays 120 or more days past due; more than 4 payments past due
7	Included in Chapter 13
8	Repossession
9	Charged off
BLANK	No rate reported

STATUS VERBIAGE

Account is inactive
Lost or stolen card
Contact member for status
Refinanced or renewed
Consumer deceased
In financial counseling
Foreclosure process started
In WEP of other party
Adjustment pending
Included in Chapter 13
Dispute - resolution pending
Included in bankruptcy
In bankruptcy/other party
Assigned to US Dept of ED

CODE	DESCRIPTION
RPTD	Date item was reported
LIMIT	Credit limit
HICR	High credit (For revolving accounts may indicate credit limit)
BAL \$	Balance owed as of reported date
DLA	Date of last activity on the account, or date of first delinquency (if account is Rate 2 or higher)
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

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4-Month Payment History: View the principal's payment history for 24 months prior to the current status. An asterisk indicates no delinquency reported this month.

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Totals: View the principal's accounts by type (revolving, open, and installment) with subtotals and grand total of financial information.

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Inquiries Section: Quickly identify if the principal is potentially at risk of becoming overextended with new accounts that have not been reported. Inquiries are retained for two years.



CONFLUENT STRATEGIES

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