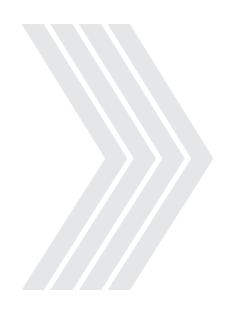


## BUSINESS PRINCIPAL REPORT<sup>TM</sup> TRAINING GUIDE



## BUSINESS PRINCIPAL REPORT™

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5	BDS-XX/XX/ 01 ES-ENGI 02 EF-ENGI	XXXX ,SSS-X NEER, CENTR NEER, ACME NEER, MAJOR	XX-XX-X AL POW MFG, S	XXX VER, ATI SAN JOSI	LANTA,( E,CA		0		
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<b>┌→</b> │	WACH I/27043	111BB771	R 1	08/01 07/82		5000 135	4500	07/01 99	
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	GRAND TO	TALS			  1505	169428 1658	162176		
	WACH SC	111BB77	1	04/97 07/82					
12	LOST OR S	STOLEN CARD		3.702					
	*INQS-BURD SUNT SEAR	RUST 111BE	6875	09/06/ 07/12/ 10/11/	01		MAN'S 1FM6875	111JA105 PRGCOLL 11UE502	08/31/01 10/01/00 10/08/99

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.

ldentity Scan<sup>™</sup>: Quickly identify fraud victim alerts, misused socials, hot addresses, suspicious phone numbers, and other tracked potential risk factors.

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

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

**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			

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, defendent, case number, plaintiff, date verified, status, date satisfied



**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



**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		
0	Open account (30, 60, or 90 days)		
ı	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

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



**EQUIFAX**° | Sales Agent

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