

## YOUR 3 BUREAU CREDIT REPORT

Reference #: 0-00027-0000000-00

Date of Report: 08/11/2002

Name: Bob Buyer

DOB: 01/27/1965

Address: 2204 First Street, San Diego, CA 92122

### SUMMARY

Account Type:	Count	Balance	Payments	Current	Closed
<b>Real Estate</b>					
EFX	1	\$151,000	\$1,072	1	0
XPN	1	\$151,547	\$1,072	1	0
TUC	1	\$151,547	\$1,072	1	0
<b>Installment</b>					
EFX	1	\$15,558	\$770	1	0
XPN	1	\$15,134	\$512	1	0
TUC	1	\$15,558	\$770	1	0
<b>Revolving</b>					
EFX	3	\$2,210	\$98	2	1
XPN	3	\$2,210	\$98	2	1
TUC	3	\$2,210	\$98	2	1
<b>Other</b>					
EFX	0	\$0	\$0	0	0
XPN	0	\$0	\$0	0	0
TUC	0	\$0	\$0	0	0
<b>Delinquencies</b>					
	<b>Inquiries</b>	<b>Public Records</b>	<b>Collection Accounts</b>	<b>Now</b>	<b>Prior</b>
EFX	1	1	0	0	1
TUC	0	1	0	0	1
XPN	1	1	0	0	1

## DEROGATORY INFORMATION



See Contact Information to contact creditor

### Account Information

Account: FIRST CREDIT

Acct #: 12345678-XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
EFX	I	07/1984	\$562	\$0	\$0	09/1998	Closed	\$0
XPN	I	07/1984	\$562	\$0	\$0	09/1998	Closed	\$0
TUC	I	07/1984	\$562	\$0	\$0	09/1998	Closed	\$0

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
EFX	1	0	0	12/1998	
XPN	1	0	0	12/1998	
TUC	2	3	0	12/1998	

### Public Record

#### Bureau Court and Tax Recordings

EFX Type: TaxLienOther Date Filed: 07/1995 Obligation Amount: \$500 Docket: 12345  
 XPN Type: TaxLienOther Date Filed: 05/1996 Obligation Amount: \$500  
 TUC Type: TaxLienOther Obligation Amount: \$500 Docket: 12345

## CREDIT INFORMATION



See Contact Information to contact creditor

### Account Information

Account: FIRST MORTGAGE

Acct #: 12345XXXX

Type: Mortgage

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
EFX	B	06/1998	\$159,2000	\$1,072	\$151,000	07/2002		\$0
XPN	B	06/1998	\$159,2000	\$1,072	\$151,547	07/2002		\$0
TUC	B	06/1998	\$159,2000	\$1,072	\$151,547	07/2002		\$0

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
EFX	0	0	0	7/2002	
XPN	0	0	0	7/2002	
TUC	0	0	0	7/2002	

Account: FIRST BANK CREDIT

Acct #: 1234-XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
EFX	I	04/2001	\$1,000	\$23	\$759	06/2002		\$0
XPN	I	04/2001	\$1,000	\$23	\$759	06/2002		\$0
TUC	I	04/2001	\$1,000	\$23	\$759	06/2002		\$0

Comments: EFX Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
EFX	0	0	0	7/2002	✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓
XPN	0	0	0	7/2002	✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓
TUC	0	0	0	7/2002	✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓

Account: SECOND CREDIT CORP

Acct #: 23456-XXXX

Type: Revolving

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
EFX	I	12/1999	\$1,409	\$75	\$1,451	07/2002		\$0
XPN	I	12/1999	\$1,409	\$75	\$1,451	07/2002		\$0
TUC	I	12/1999	\$1,409	\$75	\$1,451	07/2002		\$0

Comments: EFX Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
EFX	0	0	0	7/2002	✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓
XPN	0	0	0	7/2002	✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓
TUC	0	0	0	7/2002	✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓

Account: FIRST CAR FINANCE

Acct #: 112233-XXXX

Type: installment

Bureau	Bureau Code	Date Open	High Limit	Monthly Payment	Account Balance	Last Reported	Account Status	Amount Past Due
EFX	I	08/2000	\$23,319	\$770	\$15,558	07/2002		\$0
XPN	I	08/2000	\$23,319	\$512	\$15,134	07/2002		\$0
TUC	I	08/2000	\$23,319	\$770	\$15,558	07/2002		\$0

Comments: EFX Credit Card

Bureau	Days Past Due			History Date	24 Month History
	30	60	90+		
EFX	0	0	0	7/2002	✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓
XPN	0	0	0	7/2002	✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓
TUC	0	0	0	7/2002	✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓✓

## CREDIT INQUIRIES



See Contact Information to contact creditor

Bureau	Date	Credit Inquiry	Bureau	Date	Credit Inquiry
XPN	2002-01-01	AMERICAN WIRELESS	XPN	2002-02-05	REPORT SERVICES

## CONSUMER STATEMENT



Bureau	Date	Statement
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No data was reported.

## ASSOCIATED ADDRESSES



Bureau	Date	Address	City	State	Zip
XPN	07/02	8101 MAIN ST	SAN DIEGO	CA	92101
TUC	06/02	8101 MAIN STREET	SAN DIEGO	CA	92101

## EMPLOYMENT INFORMATION



Employer

FIRST CORPORATION

## ALIAS INFORMATION



Bureau	Alias
XPN	BUYER ROBERT

## CONTACT INFORMATION



### Derogatory Contact Information

Name	Address	City	State	Zip	Phone
First Mortgage	Po Box 11	Anytown	CA	92122	800-111-1111
First Credit	Po Box 22	Anytown	CA	92122	800-222-2222

### Credit Contact Information

Name	Address	City	State	Zip	Phone
First Bank Credit	Po Box 33	Anytown	CA	92122	800-333-3333
Second Credit Corp	Po Box 44	Anytown	CA	92122	800-444-4444
First Car Finance	Po Box 55	Anytown	CA	92122	800-555-5555

### Credit Inquiry Contact Information

Name	Address	City	State	Zip	Phone
American Wireless	Po Box 66	Anytown	CA	92122	800-666-6666
Report Services	Po Box 77	Anytown	CA	92122	800-777-7777

### Bureau Contact Information

Name	Address	City	State	Zip	Phone
Experian	Po Box 2002	Allen	TX	75013	800-567-5470

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