

Credit Data Systems, Inc.

PREPARED FOR:

CREDIT DATA SYSTEMS, INC.

1825 24TH AVENUE, MERIDIAN, MS 39302

Attention: CDS **Prepared By:** **Report Type:** EFX INFILE - TEST
Reference #: AEBEJ-3302366 **Request Date:** 2/5/2004 **Sources:** EFX
Password: 3SIrI4Nad4 **Completed Date:** 2/5/2004 **Loan Type:**
Client Loan #: **Client #:** 999 **ECOA Type:** INDIVIDUAL
Fannie Mae #: Price: \$0.00 Tax: \$0.00 **Total:** \$0.00
Loan Officer:

Applicant/Co-Applicant Information

Applicant: SSYTEM, TEST **DOB:** **SSN#:** 111-11-1111
Co-Applicant **DOB:** **SSN#:**
Street Address: 54321 N MAIN ST **Marital Status:**
City, State, Zip: OZ, GA 00999 **Own/Rent:**
Length of Time: **Dependents:**
Property

Alerts and Validation

SAFESCAN

SAFESCAN WARNING: INQUIRY ADDRESS HAS BEEN ASSOCIATED WITH MORE THAN ONE NAME OR SOCIAL SECURITY NUMBER. THOROUGH VERIFICATION SUGGESTED.

EFX-1

Profile Summary

Trades: 6 **Delinq 30:** 0 **Charge Offs:** 3
Balance: \$138500 **Delinq 60:** 0 **Collections:** 0
Terms: \$1519 **Delinq 90:** 0 **Public Records:** 2
Amount Past Due: \$0

Trade Information

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
							# Mo	Times Past Due		
Account Number	DLA		Credit Limit		Acct. Type	ECOA		30	60	90

RE FED **11/03** **02/90** **134000** **1350** **09** **0** **0** **0**
439 **06/99** **INST** **I** **EFX-1**

BAD DEBT; PLACED FOR COLLECTION; SKIP

Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
							# Mo	Times Past Due		
Account Number	DLA		Credit Limit		Acct. Type	EOA		30	60	90

XJ RLTY	08/03	09/88	30000	4000	1Y	09	0	0	0	
	12/99				INST	I				EFX-1
CHARGED OFF ACCOUNT BAD DEBT; PLACED FOR COLLECTION; SKIP										

OZ BANK	01/04	08/01	500	500	10	01	0	0	0	
529115	08/01				REV	I				EFX-1
CREDIT CARD										

OZ UTILITY	11/03	03/92	159	0	159	09	24	0	0	0
123	08/01				INST	I				EFX-1
BAD DEBT; PLACED FOR COLLECTION; SKIP										

<i>J BANK</i>	<i>11/03</i>	<i>03/91</i>				<i>OZ</i>	<i>0</i>	<i>0</i>	<i>0</i>	
<i>42524</i>	<i>08/97</i>					<i>I</i>				<i>EFX-1</i>
<i>INCLUDED IN BANKRUPTCY</i>										

<i>XYZ JEWELRY</i>	<i>11/03</i>	<i>06/93</i>				<i>OZ</i>	<i>0</i>	<i>0</i>	<i>0</i>	
<i>34343434</i>	<i>10/97</i>					<i>I</i>				<i>EFX-1</i>
<i>INCLUDED IN BANKRUPTCY</i>										

Collection Information

No Collections exist on this report.

Public Record Information

Public Record Type	Date Reported	Date Filed	Original Amount	Balance	Current Status	Amount Past Due
Case/Court Number	Name					Segment

OBTAINED THROUGH EFX

BANKRUPTCY CH-7			LIAB	ASSET	EXEMPT					EFX-1
12345-VER-01/04 / 401VF00077	06/02	06/02	33423	2323	9883					VOLUNTARY CH-7

STATE TAX LIEN	02/98	02/98	5000							
11111 RELEASED / 605VS50234										EFX-1

Inquiries

FILE INQUIRY	2/3/2004		
CR 871ZB00029 CRDATA SYS			EFX-1

Consumer Statement

REGARDING BANKRUPTCY,I WAS IN AN ACCIDENT WHICH CAUSED ME TO BE OUT OF WORK FOR 1 YEAR AND HAD TO HAVE SEVERAL SURGERIES,I HAD NO CHOICE TO FILE BANKRUPTCY,I AM NOW BACK AT WORTH AND TRYING TO RE ESTABLISH MY CREDIT,THANK YOU EFX-1

Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
EFX-1	SSYSTEM, TEST	022-28-1882	54321 MAIN ST, OZ, GA 00999

Bureau Addresses

EQUIFAX, PO BOX 105873, ATLANTA, GA 30348 (800) 685-1111

Creditor Information List

Company	Phone	Address	City,State,Zip
CDS	(601) 693-6010	PO BOX 1630	Meridian, MS 39301-

*** END OF REPORT - 2/28/2004 7:38:10 PM ***

1825 24th Avenue
Meridian, MS 39302
www.creditdatasystems.com

Tel: (601) 693-6010
(800) 395-1873
Fax: (601) 485-0011

E-Mail: info@creditdatasystems.com

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Co-Applicant

SSN#:

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City, State, Zip: OZ, GA 00999

Score Information

EFX BEACON 5.0 SCORE **617**

FOR: SSYSTEM, TEST

38 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED

18 NUMBER OF ACCOUNTS WITH DELINQUENCY

10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

08 TOO MANY INQUIRIES LAST 12 MONTHS