



# EQUIDATA

724 THIMBLE SHOALS BLVD  
NEWPORT NEWS, VA 23606

Report No. 133260431	Date Ordered 06/9/2005	Date Completed 06/9/2005	Repositories TU, XPN, EFX
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APPLICANT		CO-APPLICANT	
HUGETESTFILE, IM AGE 19750201	Name AGE/DOB		
Current Address: 11 S SMOKE RD, VALPARAISO, IN 46385			
Previous Address: 1 RABBIT HILL RD, VALPARAISO, IN 46385		04/99	
Previous Address:			
UNIVERSAL COMPUTER SYSTEMS I	Present Employer		
	Since/Position		
ABC COMPUTER COMPANY	Previous Employer		
	Since/Position		

### CREDIT HISTORY

E C O A	Creditor Name Account Number	Date Reported	Date Opened	High Credit	Present Status			Historical Status				Current Rating
					Balance Owing	Past Due Amount	Terms	Mo	30	60	90	
A	DIGITAL EFCU 99999913**** TUC-01 AUTOMOBIL	05/05	11/04	\$2000	\$1525		\$45	3	0	0	0	I - 1
												INST
A	DIGITALFCU 99999913**** EFX-01 PAYS ACCOUNT AS AGREE	05/05	11/04	\$2000	\$1525		\$43	2	0	0	0	I - 1
												INST
A	ABC BANK 123**** XPN-0	12/03 DLA=11/03	09/99	\$350	\$0			24	0	0	0	O - 1
												OPN
A	FASHION BUG 60046680**** TUC-01	04/04 DLA=03/04	10/00	\$500	\$0			48	1	0	0	R - 1
												REV
J	SOANB/FBUG 600466803812**** EFX-01	04/04 DLA=03/04	10/00	\$500	\$0			43	1	0	0	R - 1
												REV

### PUBLIC RECORDS

JUDGEMENT	02/03	07/03	\$4161	CHASE CREDIT
03-0459				
IM HUGETESTFILE	798-98-4987			
XPN-01				
SATISFIED 07/11/2003				

### AKAs

, TEST IM
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### INQUIRIES

Name	Date	VARIATION
CHASE	06/9/2005	EFX-01
ROBINS BANK	06/01/2005	EFX-01
SPRINT	05/20/2005	EFX-01

**ADDRESSES**

Type	Address
CURRENT	11 SMOKE RD , VALPARAISO , IN 46385-9601 - 11/02 - 02/05 - OWN

**CREDIT INFORMATION LIST**

Name	Address	Phone	Variation
CHASE	200 MARCUS AVENUE , NEW HYDE PARK , NY 11042	800-433-4358	EFX-01
FASHION BUG	PO BOX 84073 , COLUMBUS , GA 31908		TUC-01
ROBINS FCU	166 BLDG , WARNER ROBINS , GA 31093	912-923-3773	EFX-01
SOANB/FBUG	745 CENTER STREET , MILFORD , OH 45150	609-566-1900	EFX-01

**CREDIT BUREAU RELATIONS CENTERS**

(TUC) TRANS UNION	P.O. BOX 390, SPRINGFIELD, PA 19604-0390	(800)888-4213
(XPN) EXPERIAN	P.O. BOX 2002, ALLEN, TX 75013-0036	(888)397-3742
(EFX) EQUIFAX CRED SERVICES	P.O. BOX 740193, ATLANTA, GA 30374	(800)685-1111

**END OF CREDIT REPORT**

# Key to Understanding Your Credit Report

## \* \* \* CREDIT \* \* \*

Example (Form may vary on column placement)	E C O A	Creditor Name Account Number	Date Reported	Date Opened	High Credit Or Limit	Balance Owing	Past Due Amount	Terms	MO - Months Reviewed	Historical Status			Current Rating
										30	60	90	
	A	FASHION BUG 60046680****	04/04	10/00	\$500	\$0			48	1	0	0	R-1

ITEMS	EXPLANATIONS
<b>ECOA</b>	<i>EQUAL CREDIT OPPORTUNITY ACT.</i> Designation which explains who is responsible for the account. See explanation of coded information below.
<b>Creditor Name</b>	Identifies the business that is reporting the information.
<b>Account Number</b>	Your account number with this company.
<b>Date Reported</b>	The date the information was reported. All information shown about this account is as of this date.
<b>Date Opened</b>	This is the month and year the account was opened.
<b>DLA</b>	Date of last Activity.
<b>High Credit or Limit</b>	The highest amount charged, or the credit limit.
<b>Balance Owing</b>	The amount owed on the account at the time it was reported.
<b>Past Due</b>	Monies past due on the account at time of last reporting.
<b>Terms</b>	Represents monthly payment or length of contract.
<b>MO</b>	Number of months reviewed for prior payment history.
<b>Historical Status 30/60/90</b>	Prior payment history showing the number of days and times late. In the example above, the account was 1 times 30 and 0 times 60 days late, and 0 time over 90 days late.
<b>Current Rating</b>	Current manner of payment at the time the information was reported.

## \* \* \* PUBLIC RECORDS \* \* \*

EXAMPLE	Type of Action	Filing Date	Status Date	Comments
	Judgment	02/03	07/03	
	Amount	Plaintiff vs.	Case Number	
	\$4161	Chase Credit	03-0459	Satisfied

ITEMS	EXPLANATIONS
<b>Type of Action</b>	This shows the type of public record that is being reported.
<b>Filing Date</b>	This date Indicated the month and year the case went to court.
<b>Status Date</b>	This date Indicated the month and year of the final disposition of the case.
<b>Amount</b>	Gives the original amount owed.
<b>Plaintiff</b>	Names the company that brought the case to court.
<b>Filed</b>	This date indicated the month and year the case went to court.
<b>Case Number</b>	The case number assigned by court.
<b>Comments</b>	Gives any additional information of the case.

## \* \* \* INQUIRIES \* \* \*

EXAMPLE	Name	Date	Variation
	CHASE	06/09/05	EFX-01

ITEMS	EXPLANATIONS
<b>Name</b>	Name of the company that inquired to your credit file.
<b>Date</b>	Month, Day and Year that the inquiry was made.
<b>Variation</b>	Identifies the credit reporting system that received an inquiry to your file.

## EXPLANATION OF CODED INFORMATION

<b>ECOA:</b> The Equal Credit Opportunity Act designators explain who is responsible for the account and the type of participation you have with the account.				
<b>A</b> - Applicants Account	<b>Z</b> - Authorized User	<b>C</b> - Co-Maker	<b>U</b> - Undesignated	<b>X</b> - Deceased
<b>S</b> - Shared Account	<b>J</b> - Joint Account	<b>M</b> - Maker	<b>T</b> - Terminated	<b>P</b> - Participant
<b>ACCOUNT TYPE:</b>				
<b>UR</b> - Unrated	<b>M</b> - Mortgage	<b>S</b> - Dispute	<b>B</b> - Lost or Stolen Card	

Open Account (Payable in 30 days or 90 days)..O or OPN

Revolving Account (Open-End Account)..R or REV

Installment (Fixed Number of Payments)..I or INST

MANNER OF PAYMENT (MOP) OR CURRENT STATUS	ACCOUNT TYPE		
	O	R	I
Unrated	UR	UR	UR
Too new to rate; approved but not used	0	0	0
Pays (or paid) within 30 days of billing; pays account as agreed	1	1	1
Pays (or paid) in more than 30 days, but not more than 60 days, or 1 payment past due	2	2	2
Pays (or paid) in more than 60 days, but not more than 90 days, or 2 payments past due	3	3	3
Pays (or paid) in more than 90 days, but not more than 120 days, or 3 or more payments past due	4	4	4
Pays (or paid) in more than 120 days, or more than 4 payments past due	5	5	5
Making regular payment under Chapter 13, Bankruptcy, or similar arrangement	7	7	7
Repossession (Voluntary or Involuntary)	8	8	8
Bad debt, placed for collection, or charge off account	9	9	9