

# ChoicePoint<sup>®</sup>



## National Credit File<sup>SM</sup> (NCF) Underwriter How to Read the Report

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## Introduction

National Credit File<sup>SM</sup> (NCF) provides online consumer credit reports from the major credit bureaus to insurance carriers. NCF has the ability to switch between credit vendors if a bureau is unavailable or if a credit file is not found at a particular bureau. If a consumer's credit report is returned, an insurance score or message can be included in the NCF result.

Insurance companies use financial history along with other factors (such as years of driving experience or claims history) to properly classify an insured according to his/her potential risk. Studies have shown a correlation between a consumer's financial history and his/her future insurance loss potential. Thus, insurance companies believe the use of credit helps to underwrite an applicant at a cost that reflects *their* specific risk.

We developed this reference tool to assist you in the use of credit information in your underwriting process. It describes each section of the National Credit File (NCF) report and the significance of each section. Depending upon the information disclosed on your applicant, your report may have more or less detail than what is displayed.

This document explains the NCF report section by section. The appendices explain various codes and features of the report.

ChoicePoint is committed to contributing to the overall success of your business. We are confident that the information included will enable you to use NCF reports to reduce the time and manpower involved in making sound underwriting decisions.

# Sample NCF Report

ChoicePoint - NATIONAL CREDIT FILE REPORT

Quoteback: H227986357 Page: 1  
 Account: 987654-GA Report Date: 12/08/00  
 GENERAL MUTUAL INSURANCE OF GEORGIA Time: 14:57  
 Requestor: R KIDD NCF Ref. #: 95342012000294

---

CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM (CREDIT BUREAU)  
 NATIONAL CREDIT FILE FOR INSURANCE PURPOSES

---

----- SEARCH INFORMATION -----

Name: DOE, JOHN A SSN: 999-99-9999  
 Address: 9412 PEACHTREE RD ATLANTA GA 30302 Order Type: INDIV  
 Fmr Add: 410 COOSEN DR SAN JOSE CA 95119

---

----- SUBJECT IDENTIFICATION -----

Report 1 of 1

Name: DOE, JOHN A SSN: 999-99-9999  
 A/K/A: DOE, JACK  
 Address: 9412 PEACHTREE RD ATLANTA GA 30302 Rpd: 11/97  
 Fmr Add: 410 COOSEN DR SAN JOSE CA 95119 Rpd: 02/90  
 Fmr Add: 46 KENNEDY DR DETROIT MI 55103 Rpd: 12/89  
 DOB/AGE: 40 SEX: M

---

----- SUMMARY -----

Bankruptcies:	YES (07/95)	File Established:	08/15/82
Public Records:	YES	Oldest Opening Date of Trade:	11/87
Collection Items:	YES	Latest Reporting Date of Trade:	11/00
High Credit Range:	\$250-5000	Latest File Activity:	11/07/00
Total Trade Lines:	4		

ACCT STATUS :	<u>Current</u>	<u>Hist Delng</u>	<u>Description</u>
1:	1		Pays Account as Agreed
2:	2	2	Pays/Paid 30-60 Days or Max 2 Paymts Past Due
4:	0	1	Pays/Paid 90-120 Days or Max 4 Paymts Past Due
NO STATUS:	1		Status Not Known

	#	High Crdt	Owed	Past Due
REVOLVING (R) Accounts:	2	5,250	885	50
OPEN (O) Accounts:	0	0	0	0
INSTALLMENT (I) Accounts:	1	1,000	750	50
<b>GRAND TOTAL:</b>	<b>3</b>	<b>6,250</b>	<b>1,635</b>	<b>100</b>

INQUIRY ALERT: SUBJECT SHOWS 3 INQUIRIES SINCE 09/10/00  
 \*\* CONSUMER STATEMENT IN FILE \*\*

ChoicePoint - NATIONAL CREDIT FILE REPORT

Quoteback: H227986357 Page: 2  
 DOE, JOHN A NCF Ref. #: 95342012000294

---

----- EMPLOYMENT -----

Current:	Position:	ENGINEER	Date Employed:	12/97
	Firm/Loc:	LOCKHEED, MARIETTA, GA	Date Verified:	01/99
	Monthly Salary:	\$3,500		
Former:	Position:	ENGINEER	Date Left:	09/97
	Firm/Loc:	CENTRAL POWER, SAN JOSE, CA		
Former:	Position:	ENGINEER	Date Left:	02/90
	Firm/Loc:	GENERAL MOTORS, DETROIT, MI		

---

----- PUBLIC RECORDS/LEGAL ITEMS -----

Type of Item:	BANKRUPTCY	Assets:	\$68,482
Date Filed:	07/95	Liabilities:	\$96,317
Type:	PERSONAL	Exempt:	\$6,273
How Filed:	JOINT	Court:	162VF00473
Status:	DISCHARGED (CHAPT. 11)		
Case Number:	4950630		

SUBJECT STATES PERSONAL BANKRUPTCY FILED DUE TO BUSINESS FAILURE

Type of Item:	TAX LIEN	Date Verified:	12/99
Date Filed:	06/98	Date Released:	11/98
Amount:	\$26,667	Court:	401VC00120
Case Number:	32114		

Type of Item:	SATISFIED JUDGEMENT	Date Verified:	12/00
Date Filed:	11/98	Status:	SATISFIED
Amount:	\$1,647		
Date Satisfied:	09/00	Court:	401VC00121
Case Number:	523391		
Defendant:	JOHN DOE		
Plaintiff:	MEMORIAL HOSPITAL		

---

----- COLLECTION ITEMS -----

Type of Item:	COLLECTION	Collect. Status:	UNPAID
Date Reported:	02/99	Status Date:	02/99
Date Assigned:	02/99	Last Activity:	11/99
Original Amount:	\$2,360	Acct. Type:	INDIVIDUAL
Balance:	\$459	Agency ID:	402YC00364
Balance Date:	11/99	Credit Grantor:	Dr. Gerald Hopp
Account Number:	84537496253B		

SUBJECT DISPUTES - STATES ACCOUNT PAID IN FULL

**Sample NCF Report (cont'd)**

ChoicePoint - NATIONAL CREDIT FILE REPORT										
Quoteback: H227986357 DOE, JOHN A						Page: 3 NCF Ref. #: 95342012000294				
----- TRADE ACCOUNT ACTIVITY -----										
Date Rptd	Current Status	High Credit	Now Owes	Past Due	Terms or Pymt Amt	Mos. Rev	Date Opened	Acct Type	Firm Name & No	
11/00	R2/LATE 30-60 Last Activ.: 10/00	250	185	50		81	11/87	INDIV	J C PENNEY *401DC00027	
Times Late - by 30 days: 4			by 60 Days: 3			by 90 Days: 1				
Prev Delinq.: 11/98-R2/Late 30-60			04/98-R2/Late 30-60			12/97-R4/Late 90-120				
SUBJECT STATES ACCOUNT SLOW DUE TO JOB TRANSFER										
10/00	R1/ON TIME	5000	700		70	51	08/94	JOINT	MACYS *234DC00345	
11/00	I2/LATE 30-60	1000	750	50	50	6	09/96	INDIV	HFC *901FP04434	
Times Late - by 30 Days: 1			by 60 Days: 0			by 90 Days: 0				
SUBJECT STATES MERCHANDISE OR SERVICE UNSATISFACTORY										
07/95	ACCOUNT INCLUDED IN BANKRUPTCY						01/90	JOINT	L&H PLUMBG 801KS00456	
----- CONSUMER STATEMENT -----										
Date Filed:		02/99		Purge Date:		02/07				
ALL OF MY RECENT FINANCIAL AND LEGAL PROBLEMS ARE A RESULT OF MY SEPARATION FROM MY WIFE. WE ARE RECONCILED AND ARE SEEKING MARITAL AND FINANCIAL COUNSELING.										

ChoicePoint - NATIONAL CREDIT FILE REPORT		
Quoteback: H227986357 DOE, JOHN A		Page: 4 NCF Ref. #: 95342012000294
----- INQUIRY HISTORY -----		
Inq. Date	Member No.	Firm
11/07/00	9060N00732	CITICORP
10/20/00	401DC00027	J C PENNEY
09/16/00	592IG00437	GN MUT INS
04/14/99	401CG00342	MEN'S CL
----- Prepared by: NATIONAL CREDIT FILE SYSTEM ----- ChoicePoint, Inc.		
<u>If you have questions, contact:</u>		<u>Refer consumers to:</u>
ChoicePoint Technical Support P.O. Box 105179 Atlanta, Georgia 30348-5179 Telephone: 1-800-236-9993		ChoicePoint Consumer Service Center P.O. Box 105108 Atlanta, Georgia 30348-5108 Telephone: 1-800-456-6004
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## Administrative Header

The Administrative Header section of the NCF report includes information that identifies your specific report.

CHOICEPOINT - NATIONAL CREDIT FILE REPORT			
Quoteback:	H227986357	Page:	1
Account:	987654-GA	Report Date:	12/08/00
	GENERAL MUTUAL INSURANCE OF GEORGIA	Time:	14:57
Requestor:	R KIDD	NCF Ref. #:	95342012000294

**Quoteback:** Your unique code for matching this report back to your unit of business (e.g., applicant, policy number, etc.). Your company or agent determines the content of this field.

**Report Date:** The date the report was generated.

**Time:** The time the report was generated.

**Requestor:** The entity that requested this report.

**NCF Ref. #:** The **NCF Reference Number** identifies this specific consumer report. This number *must* appear on all post-notification letters to consumers. You also must provide it to our Customer Service & Support staff when contacting them about a specific report.

See Appendix D for additional information regarding the ChoicePoint Consumer Center and post notification.

## Miscellaneous / Scores Section

This section of the report will show error messages, reject messages, score messages, and other miscellaneous information. See the Score Addendum for more information.

***** CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM (CREDIT BUREAU). NATIONAL CREDIT FILE FOR INSURANCE PURPOSES *****
--

This section also shows which credit bureau reported the credit information. Your company has the option of switching to multiple credit bureaus when a "No Hit" is received, or if the credit bureau attempted was unavailable. Listed below are the messages you may see.

CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM EQUIFAX.  
CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM EXPERIAN.  
CONSUMER CREDIT INFORMATION IN THIS REPORT OBTAINED FROM TRANS UNION.

THE CREDIT REPORT RECEIVED FROM EQUIFAX RESULTED IN A NO HIT.  
REQUEST TO EQUIFAX GENERATED A SYSTEM UNAVAILABLE RESULT.  
THE CREDIT REPORT RECEIVED FROM TRANSUNION RESULTED IN A NO HIT.  
REQUEST TO TRANSUNION GENERATED A SYSTEM UNAVAILABLE RESULT.  
THE CREDIT REPORT RECEIVED FROM EXPERIAN RESULTED IN A NO HIT.  
REQUEST TO EXPERIAN GENERATED A SYSTEM UNAVAILABLE RESULT.

The permissible purpose for which the credit report was ordered is found in this section as well.

In this section of the report, you may also find:

- Auto or property insurance scores and reason codes
- Customized messaging for a specific insurance carrier.

## Search Information

The information in this section is what was provided when your company placed the order.

SEARCH INFORMATION		
Name:	DOE, JOHN A	SSN: 999-99-9999
Address:	9412 PEACHTREE RD ATLANTA GA 30302	Order Type: INDIV
Fmr Add:	410 COOSEN DR SAN JOSE CA 95119	

## Subject Identification

This section provides key pieces of information about the consumer if returned from the credit bureau, including age, Social Security Number, and up to three addresses.

SUBJECT IDENTIFICATION		
Report 1 of 1		
Name:	DOE, JOHN A	SSN: 999-99-9999
A/K/A:	DOE, JACK	
Address:	9412 PEACHTREE RD ATLANTA GA 30302	Rpdt: 11/97
Fmr Add:	410 COOSEN DR SAN JOSE CA 95119	Rpdt: 02/90
Fmr Add:	46 KENNEDY DR DETROIT MI 55103	Rpdt: 12/89
DOB/AGE:	40 SEX: M	

- Report # of #:** This indicates the number of reports returned for a subject.
- Name:** Subject name and A/K/A (also known as) or alias name.
- SSN:** Subject's social security number. You may choose to have this information suppressed.
- Address:** Current and up to two former addresses.
- Rpdt:** Date the subject was first reported at the corresponding address.

### What does this section of the sample report tell you?

The subject's name is John A. Doe. Currently, his reported address is 9412 Peachtree Road, Atlanta, GA 30302. His most recent former address is reported as 410 Coosen Drive, San Jose, CA 95119. Prior to this, his reported address was 46 Kennedy Drive, Detroit, MI 55103. He is 40 years old.

## Summary

This section summarizes critical information presented in this report if reported by the credit bureau.

SUMMARY				
Bankruptcies:	YES (07/95)		File Established:	08/15/82
Public Records:	YES		Oldest Opening Date of Trade:	11/87
Collection Items:	YES		Latest Reporting Date of Trade:	11/00
High Credit Range:	\$250-5000		Latest File Activity:	11/07/00
Total Trade Lines:	4			
ACCT STATUS :	<u>Current</u>	<u>Hist Delinq</u>	<u>Description</u>	
1:	1		Pays Account as Agreed	
2:	2	2	Pays/Paid 30-60 Days or Max 2 Paymts Past Due	
4:	0	1	Pays/Paid 90-120 Days or Max 4 Paymts PastDue	
NO STATUS:	1		Status Not Known	
		#	High Crdt	Owed
REVOLVING (R) Accounts:		2	5,250	885
OPEN (O) Accounts:		0	0	0
INSTALLMENT (I) Accounts:		1	1,000	750
GRAND TOTAL:		3	6,250	1,635
INQUIRY ALERT: SUBJECT SHOWS 3 INQUIRIES SINCE 09/10/00				
** CONSUMER STATEMENT IN FILE **				

The Summary section indicates the following:

- Bankruptcies** Presence or absence of bankruptcies. The date following the **Bankruptcies** field indicates the latest bankruptcy on file. These indicators will reflect "Yes" only when a bankruptcy is present on the file. This indicator is not affected by trade line information.
- Public Records** Presence or absence of public records (e.g., judgements, foreclosures, etc.). This indicator will reflect "Yes" only when a public record is present on the file. This indicator is not affected by trade line information.

- Collection Item:** Presence or absence of collection items. This indicator will reflect "yes" only when a collection item is present on the file. This indicator is not affected by trade line information.
- File Established:** Date this subject's file was established with the credit bureau.
- Oldest Opening Date of Trade:** Earliest date that a reported trade line was opened.
- Latest Reporting Date of Trade:** The most recent date when any trade line activity was reported.
- High Credit Range:** Minimum and maximum range of high credit for reported trade lines (credit accounts).
- Total Trade Lines:** The number of trade lines on file.
- Latest File Activity:** The last time this file was accessed.

The next several lines provide a summary of trade lines by account status, including;

- Account Status:** Codes used to rate credit accounts. A description of each rating code assigned by the credit grantor is displayed to the right under the **Description** heading. The rating codes are listed in Appendix C on page 15 of this "How to Read".
- Current:** Number of trade lines currently being paid according to the account status **Description**.
- Hist Delinq:** Number of trade lines historically reported as being paid according to the account status **Description** in the past seven years. (Delinquency is not applicable to account statuses 0, 1, and no status.)

:

## Summary (cont'd)

The next several lines summarize all trade lines and categorize them by account type.

- Account Status** • # = tells how many trade lines are categorized as:
- Revolving (R) = the amount paid is different each month, because it is based on the total amount owed (e.g., a credit card account).
  - Open (O) = the account must be paid in full in 30, 60, or 90 days (e.g., an oil company account).
  - Installment (I) = fixed number of payments against a set amount (e.g., a car loan).
- High Crdt = indicates the highest amount of credit ever charged or credit limit, if indicated, for each of the three types of accounts.
  - Owed = indicates the amounts currently owed for each of the three types of accounts.
  - Past Due = indicates the amounts currently past due for each of the three types of accounts.

**Inquiry Alert:** Number of times this consumer report has been requested in the past 90 days.

NOTE: Only if three or more inquiries have been made within the past 90 days does **INQUIRY ALERT** appear.

**Consumer Statement:** This alerts you to the presence of a consumer statement on the credit report. This message will appear only if a consumer has added a statement to the file.

## Employment

This section contains the current employer and up to two former employers of the subject.

----- EMPLOYMENT -----			
Current:	Position:	ENGINEER	Date Employed: 12/97
	Firm/Loc:	LOCKHEED, MARIETTA, GA	Date Verified: 01/99
	Monthly Salary:	\$3,500	
Former:	Position:	ENGINEER	Date Left: 09/97
	Firm/Loc:	CENTRAL POWER, SAN JOSE CA	
Former:	Position:	ENGINEER	Date Left: 02/90
	Firm/Loc:	GENERAL MOTORS, DETROIT, MI	

### What does this section of the sample report tell you?

John Doe is employed as an engineer at Lockheed in Marietta, GA. He was employed in December 1997. This information was verified in January 1999. He earns \$3,500 per month. He has formerly worked as an engineer in San Jose and Detroit. You may note that three months lapsed between the time John left his job in San Jose and when he began his job in Marietta.

## Public Records/Legal Items

This section displays reported information about civil litigation and court record items (e.g., foreclosures, divorces, garnishments, and tax liens). The information provided varies according to what type of record is being reported.

PUBLIC RECORDS/LEGAL ITEMS			
Type of Item:	BANKRUPTCY	Assets:	\$68,482
Date Filed:	07/95	Liabilities:	\$96,317
Type:	PERSONAL	Exempt:	\$6,273
How Filed:	JOINT	Court:	16VF00473
Status:	DISCHARGED (CHAPT. 11)		
Case Number:	4950630		
SUBJECT STATES PERSONAL BANKRUPTCY FILED DUE TO BUSINESS FAILURE			
Type of Item:	TAX LIEN	Date Verified:	12/99
Date Filed:	06/98	Date Released:	11/98
Amount:	\$26,667	Court:	401VC00120
Case Number:	32114		
Type of Item:	SATISFIED JUDGEMENT	Date Verified:	12/00
Date Filed:	11/98	Status:	SATISFIED
Amount:	\$1,647		
Date Satisfied:	09/00	Court:	401VC00121
Case Number:	523391		
Defendant:	JOHN DOE		
Plaintiff:	MEMORIAL HOSPITAL		

### What does this section of the sample report tell you?

John and another party filed for Chapter 11 bankruptcy in July 1995, Court number 162VF00473, Case Number 4950630. Liabilities were listed at \$96,317 and assets were \$68,482; \$6,273 was exempted. According to John, they jointly filed this bankruptcy after a business failure.

In June 1998, a tax lien in the amount of \$26,667 was filed against John. The lien was released in November 1998.

In November 1998, Memorial Hospital obtained a judgment against John in the amount of \$1,647. John paid (satisfied) the debt in September 2000.

In this example, two pieces of information are especially noteworthy.

**Court:** This number represents the court where this bankruptcy was filed. The alpha codes, found within the court number, indicate what type of court is involved. They are:

<b>VC</b>	City or County Court
<b>VF</b>	Federal Court
<b>VS</b>	State Court
<b>VZ</b>	Miscellaneous

**Narrative:** A narrative statement/explanation may be displayed with each public record/legal item on the credit report. It is either supplied by the reporter of the information or by the consumer.

## Collection Items

----- COLLECTION ITEMS -----			
Type of Item:	COLLECTION	Collect. Status:	UNPAID
Date Reported:	02/99	Status Date:	02/99
Date Assigned:	02/99	Last Activity:	11/99
Original Amount:	\$2,360	Acct. Type:	INDIVIDUAL
Balance:	\$459	Agency ID:	402YC00364
Balance Date:	11/99	Credit Grantor:	Dr. Gerald Hopp
Account Number:	84537496253B		
SUBJECT DISPUTES - STATES ACCOUNT PAID IN FULL			

### What does this section of the sample report tell you?

John has an account on which he has paid through a collection agency to Dr. Gerald Hopp. The account was assigned to the agency and reported to the credit bureau in February 1999. The original amount owed was \$2,360. The last reported payment, made in November 1999, left a balance outstanding of \$459. John is not making any more payments because he says this account is paid in full.

This section lists account information reported by collection agencies. Items that may require explanation include:

<b>Date Reported:</b>	The date the collection item was reported to the credit bureau.
<b>Date Assigned:</b>	The date the account was assigned to the collection agency.
<b>Original Amount:</b>	The original outstanding balance on the account.
<b>Balance:</b>	The unpaid balance remaining on the account on specified <b>Balance Date</b> .
<b>Last Activity:</b>	The date of last activity on the account.
<b>Collect. Status:</b>	The collection status as of the date specified in <b>Status Date</b> . The current status may be different.
<b>Agency ID:</b>	Collection agency ID number to which this collection was assigned.
<b>Balance Date:</b>	The date the balance on the account was reported.
<b>Account Number:</b>	The number assigned to the account by the credit grantor or collector.
<b>Statement:</b>	A narrative statement/explanation may be displayed with each item on the credit report. It is either supplied by the reporter of the information or is requested by the consumer.

## Trade Account Activity

From information in this section, you can determine the current payment status and the payment history for the consumer's trade accounts. This section will give you an idea of whether the consumer is currently paying his bills on time and if the consumer has a history of late payments. The accounts are sorted by account type (**R/Revolving**, **O/Open**, and **I/Installment**) and date reported within account type

TRADE ACCOUNT ACTIVITY									
Date Rptd	Current Status	High Credit	Now Owes	Past Due	Terms or Pymt Amt	Mos. Rev	Date Opened	Acct Type	Firm Name & No
11/00	R2/LATE 30-60 Last Activ.: 10/00	250	185	50		81	11/87	INDIV	J C PENNEY *401DC00027
Times Late - by 30 days: 4 by 60 Days: 3 by 90 Days: 1 Prev Delnq.:11/98-R2/Late 30-60 04/98-R2/Late 30-60 12/97-R4/Late 90-120 SUBJECT STATES ACCOUNT SLOW DUE TO JOB TRANSFER									
10/00	R1/ON TIME	5000	700		70	51	08/94	JOINT	MACYS *234DC00345
11/00	I2/LATE 30-60	1000	750	50	50	6	09/96	INDIV	HFC *901FP04434
Times Late - by 30 Days: 1 by 60 Days: 0 by 90 Days: 0 SUBJECT STATES MERCHANDISE OR SERVICE UNSATISFACTORY									
07/95	ACCOUNT INCLUDED IN BANKRUPTCY						01/90	JOINT	L&H PLUMBING 801KS00456

This section includes:

**Date Reported:** Month and year the current payment information was reported to the credit bureau.

**Current status:** Type of account the subject has, the current status (0-9), and an abbreviated definition of the status (the values for the status field are listed in Appendix C on page 15).

**High Credit:** Highest balance ever held on this account or the credit limit, if indicated in the narrative (in dollars).

**Now Owes:** Balance or amount currently outstanding on this account (in dollars).

**Past Due:** Amount currently past due on this account (in dollars).

**Terms or Payment Amount:**

- Either time in months or years required to pay the amount borrowed or
- Amount required as a monthly payment on the total amount owed (in dollars).

**Mos. Rev:** Number of times (up to 99 months), that history has been accumulated for this account.

**Date Opened:** Month and year this account was opened.

**Acct Type:** Definition of those responsible for the account (see Appendix A for the codes and definitions).

**Firm Name & No.:** Name and member number of creditor reporting this information. "\*" indicates the information is provided via monthly tape submission.

**Times Late:** Number of times the consumer has paid the account 30, 60, or 90 days late within the past seven years. This line only appears if applicable.

**Prev. Delnq:** Dates of last two delinquencies and most severe delinquency in the past seven years. This line only appears if applicable.

**NOTE:** A maximum of three occurrences of historical delinquencies can be displayed in the **Prev Delnq** column. For instance, even though John may have been delinquent five times in the past two years, only three delinquencies will be counted and displayed. Those three are the highest delinquencies reported in the past seven years and the 2 most recent delinquencies reported.

**Statement:** Narrative statement/explanation that may be displayed with each trade account item on the credit report. It is either supplied by the reporter of the credit information or is submitted by the consumer.

**NOTE:** There are some accounts for which circumstances preclude reporting specific account information. These circumstances may include:

- Account Included In Bankruptcy
- Lost Or Stolen Card
- Consumer Deceased
- Escrow Account Only

Occasionally, the Trade Account Activity section may also include nonmember trade (a credit grantor that does not have a credit reporting member agreement with the credit bureau) and checking/savings account information.

**What does this section of the sample report tell you?**

John has four credit accounts, two of which (J.C. Penny and HFC) are currently reported 30 days delinquent. Over the course of the past seven years, Penney's has been reported 30 days late four times, 60 days late three times, and over 90 days late once. John explains slowness due to his job transfer. He fell behind in his payments after moving to Atlanta (he had an R4 reported in 12/97), and remained behind for just over one year (his last R2 was reported in 11/98). Between 11/98 and 9/00 he paid as agreed. However, he has recently fallen into arrears again, as shown in the Current Status field. His account with L&H Plumbing was included in his bankruptcy.

## Consumer Statement

In addition to having the right to request narratives on items in the Public Records/Legal Items, Collection Items, and Trade Account Activity sections of the report, the consumer may make a statement about specific items or the entire file in general in the consumer statement section. That statement will be displayed for up to seven years.

The purge date indicates the date the statement will be removed from the file. If the statement is too long to be displayed in this area, the report will be blocked and a message will display below the Administrative Header "Consumer Statement - Manual File". Contact the ChoicePoint Message Center at 1-800-456-6432 for assistance.

----- CONSUMER STATEMENT -----			
Date Filed:	02/99	Purge Date:	02/07
ALL OF MY RECENT FINANCIAL AND LEGAL PROBLEMS ARE A RESULT OF MY SEPARATION FROM MY WIFE. WE ARE RECONCILED AND ARE SEEKING MARITAL AND FINANCIAL COUNSELING.			

## Inquiry History

This section lists the inquiries, or the times the consumer report has been accessed, in the past two years. It shows the date the report was requested, the credit bureau member number, and the name of the company making the request.

INQUIRY HISTORY		
<u>Inq. Date</u>	<u>Member No.</u>	<u>Firm</u>
11/07/00	9060N00732	CITICORP
10/20/00	401DC00027	J C PENNEY
09/16/00	592IG00437	GN MUT INS
04/14/00	401CG00342	MEN'S CL

### What does this section of the sample report tell you?

In the past two years, John's credit file was requested by Citicorp, J.C. Penney, General Mutual Insurance Company, and a clothing store.

## Customer/Consumer Support Information

-----Prepared by: NATIONAL CREDIT FILE SYSTEM----- ChoicePoint, Inc.	
<u>If you have questions, contact:</u> ChoicePoint Technical Support P.O. Box 105179 Atlanta, Georgia 30348-5179 Telephone: 1-800-236-9993	<u>Refer consumers to:</u> ChoicePoint Consumer Service Center P.O. Box 105108 Atlanta, Georgia 30348-5108 Telephone: 1-800-456-6004
NCF is a Service Mark of ChoicePoint Asset Company. All Rights Reserved.	

If you have questions about the contents of a National Credit File (NCF) Report or have a processing problem, contact us at either the address or telephone number shown. Agents using CPLink should call 1-800-456-6432. Customers accessing NCF via a mainframe system-to-system connection should call 1-800-236-9993. If you are referring to a specific report, we **must** have the NCF Report Reference number (see Administrative Header Description on page 4 of this "How to Read").

ChoicePoint offers assistance to your consumers via the ChoicePoint Consumer Service Center. Refer them to us anytime they are adversely affected by information in the NCF Report. We will assist them by providing a copy of the credit report, and instructing them in how to get reported information verified/corrected, and how to add a statement to the file, if requested. When you refer consumers to us, please provide the NCF Report Reference number, which we use to quickly locate the report.

## Appendix A - Trade Account Activity

Account Type	Code	Meaning
Individual Account	<b>INDIV</b>	The subject of the report, and no one else, is responsible for payment on this account.
Joint Account	<b>JOINT</b>	The subject and another person (or persons) are jointly responsible for payment on this account.
Authorized User	<b>AUT USR</b>	This is a shared account, but one person (not the subject) has responsibility for payment, while the subject of the report does not.
Undesignated	<b>UNDESGN</b>	This code is an indication that the credit grantor does not have enough information to give the account a more specific designator code.
Shared (but otherwise undesignated)	<b>SHARED</b>	This code is an indication that the credit grantor knows that the subject and at least one other person share the account, but not enough information is available to designate the account as either JOINT or AUT USER.
Co-maker	<b>COMAKER</b>	The subject has co-signed for an installment loan, and will be responsible for payment if the borrower should default.
Maker	<b>MAKER</b>	The subject is responsible for payment of an installment loan, but a co-maker is involved as assurance that the loan will be repaid.
On Behalf of Another Person	<b>ON BHLF</b>	The subject has financial responsibility for an account which is used exclusively by another person, as when a parent opens a charge account for a child's use at college.
Terminated	<b>TERMIN</b>	The subject's relationship to this account has ended, although other parties who once shared the account with the subject may continue to maintain the account. This code is used often after a divorce, when one party continues to maintain an account, while the other party is disassociated from it.

## Appendix B - Industry Codes

### A AUTOMOTIVE

AB Auto Rental  
AC Auto Leasing  
AF Farm Implement Dealers  
AL Truck Dealers  
AN Automobile Dealers New  
AP Automotive Parts  
AR Automotive Repair, Body Shops  
AS Service Stations  
AT TBA Stores, Tire Dealers  
AU Automobile Dealers Used  
AZ Miscellaneous

### B BANKS

BB Banks  
BC Bankcard  
BI Bank Installment Loans  
BM Bank Mortgage Dept  
BN Industrial Banks  
BO Co-op Banks  
BS Savings Banks  
BZ Other/Misc. Banks

### C CLOTHING

CG General Clothing Stores  
CS Specialty - Shoe, Hat, Etc.  
CZ Miscellaneous

### D DEPT & VARIETY

DC Complete Dept. Stores  
DM Mail Order Firms  
DV Variety Stores  
DZ Miscellaneous

### E EDUCATION

EB Business Education  
EC Colleges  
EL Student Loans  
ET Technical Education  
EU Universities  
EV Vocational and Trade Schools  
EZ Other/misc. Education

### F FINANCE

FA Auto Financing  
FB Mortgage Bankers  
FC Credit Unions  
FD Bail Bonds  
FF Sales Financing  
FI Investment Firms  
FL Savings & Loan - Mortgage  
FP Personal Loan Companies  
FM Mortgage Companies  
FR Mortgage Reports  
FS Savings & Loan Association  
FT Investment Securities  
FU Bulk Purchase Finance  
FY Factoring Data  
FZ Miscellaneous

### G GROCERIES

GD Dairies  
GN Neighborhood Grocery  
GS Supermarkets  
GZ Miscellaneous

### H HOME FURNISHINGS

HA Appliance Sales/Service  
HC Carpets & Floor Coverings  
HD Interior Decorators/Design  
HF Furniture, Etc.  
HM Music & Records  
HR Furniture Rentals  
HT Television & Radio  
HZ Miscellaneous

### I INSURANCE

IG General Insurance  
IL Life Insurance  
IZ Miscellaneous

### J JEWELRY & CAMERAS

JA Jewelers  
JC Cameras  
JP Computer Sales and Services  
JV Video Tape Rental and Sales  
JZ Miscellaneous

### K CONTRACTORS

KG General  
KI Home Improvement  
KS Sub-Contractors  
KZ Miscellaneous

### L LUMBER, BLDG MATERIALS & HARDWARE

LA Air Condition, Plumbing, Electrical Sales/Service  
LF Fixture & Cabinet Companies  
LH Hardware Stores  
LP Paint, Glass & Paper  
LY Lumber Yards  
LZ Miscellaneous

### M MEDICAL & HEALTH

MA Animal Hospitals  
MB Dentists  
MC Chiropractor  
MD Doctors & Clinics  
MF Funeral Homes, Cemeteries  
MG Medical Group  
MH Hospitals  
MM Cemeteries  
MO Osteopaths  
MP Pharmacies & Drugs  
MS Optometrists, Etc  
MV Veterinarians  
MZ Miscellaneous

### N NATIONAL CREDIT CARDS/ AIRLINES

NA Airlines  
ND Credit Card - Dept. Store  
NF Credit Card - Finance Company  
NS Credit Card - Savings and Loan  
NU Credit Card - Credit Union  
NZ Miscellaneous Credit Cards

### O OIL & NAT'L CREDIT CARDS

OC Oil Companies  
ON Nat'l Credit Card Companies  
OZ Miscellaneous

### P PERSONAL SERVICES

PA Accountants, etc.  
PB Barbers, Beauty Shops  
PC Equipment Leasing  
PD Dry Cleaning, Laundry  
PE Engineering, All Kinds  
PF Florists  
PG Photographers  
PH Health and Fitness Clubs  
PI Detective Services  
PL Legal & Related Services  
PM Check Cashing Service  
PN Restaurants/Concessions  
PP Pest Control  
PR Country Clubs  
PS Employment Screening  
PZ Miscellaneous

### Q MAIL ORDER HOUSES

QZ Miscellaneous Mail Order  
Houses

### R REAL ESTATE, HOTELS, ETC

RA Apartments  
RC Office Leasing  
RD Mobile Home Dealers  
RE Real Estate, Sales/Rent  
RH Hotels  
RM Motels  
RP Mobile Home Parks  
RR Property & Prop Mgmt Co.  
RZ Miscellaneous

### S SPORTING GOODS

SA Aircraft Sales & Service  
SB Boat & Marinas, Sales/Service  
SG Sporting Goods Stores  
SM Motorcycles & Bicycles,  
Sales & Service  
SZ Miscellaneous

## Appendix B - Industry Codes (Cont'd)

### T FARM & GARDEN SUPPLIES

TC Chemical & Fertilizer Stores  
TF Feed & Seed Stores  
TN Nursery & Landscaping  
TZ Miscellaneous

### U UTILITIES

UA Water Utilities/Bottled Water  
UC Coal & Wood Dealers  
UD Garbage & Rubbish Disposals  
UE Electric Light & Power  
UF Fuel Oil Dealers  
UG Gas - National & Bottled  
UH Coal/Wood Suppliers  
UL Long Distance Telephone Service Providers  
UO Online/Internet Access Providers  
UP Paging Companies  
UR Waste Recycling/Hazardous Waste Handlers  
US Satellite TV/Direct Broadcast satellite Providers  
UT Telephone Companies  
UV Telephone Vendors  
UW Water Companies  
UZ Miscellaneous

### V GOVERNMENT

VC City & County  
VF Federal  
VK Child Support  
VL Law Enforcement  
VS State  
VX Court Codes  
VZ Miscellaneous

### W WHOLESALE

WA Automotive Supplies  
WB Bldg. Supplies & Hardware  
WC Clothing & Dry Goods  
WD Drugs, Chemicals & Related Goods  
WE Bldg. Supplies & Hardware  
WG Groceries & Related Products  
WH Home Furnishings  
WM Machinery, Equipment Supplies  
WZ Miscellaneous

### X ADVERTISING

XA Agencies  
XD Direct Mail List Services  
XL List Processing Vendors  
XM Media  
XZ Miscellaneous Advertising

### Y COLLECTION SERVICES

YA Collection Department - ACB Credit Bureau  
YB Collection Department - Bank  
YC Other Collection Agencies  
YD Collection Department - Department Store  
YF Collection Department - Loan Company  
YL Collections Attorney  
YZ Misc. Collections

### Z Miscellaneous, Not Elsewhere Classified

ZA Auto Reseller  
ZB Credit Report Brokers/Miscellaneous Reptg. Agencies  
ZC Credit Bureaus  
ZD Reseller - Direct to Customer/Consumer Products  
ZE Employment Reseller  
ZF Finance Reseller  
ZI Insurance Reseller  
ZL Leasing and Rental Reseller  
ZP Personal Service Reseller  
ZR Retail, Not Elsewhere Classified  
ZS Services, Not Elsewhere Classified  
ZT Tenant Screeners (Reseller)  
ZW Wholesale, Not Elsewhere Classified  
ZY Collection Reseller  
ZZ Miscellaneous All Other - Business Machines, Catering, Vending Machines, Schools, Aircraft Leasing, Railroads, Clubs, Lodges, Shopping Centers, Travel Agencies

## Appendix C - Status of Accounts

Account Status Codes	Description
0	Too new to rate or approved but not used
1	Pays (or paid) within 30 days of payment due date, or one payment past due
2	Pays (or paid) in more than 30 days from payment due date, but not more than 60 days, or two payments past due
3	Pays (or paid) in more than 60 days from payment due date, but not more than 90 days, or three payments past due
4	Pays (or paid) in more than 90 days from payment due date, but not more than 120 days, or four payments past due
5	Pays (or paid) in more than 120 days or more than four payments past due
7	Making regular payments under debtor's plan or similar arrangement
8	Repossession
9	Seriously delinquent/Bad debt/Charge off
G	Foreclosure proceedings started
Z	Account included in bankruptcy
No Status	Status not known

## Appendix D - ChoicePoint Consumer Center and Post Notification

### ChoicePoint Consumer Service Center

The Fair Credit Reporting Act (FCRA) requires that users of consumer reports must notify consumers when adverse actions are taken such as denying or non-renewing an applicant or policyholder for insurance. The user must provide the name, address and telephone number of the Consumer Reporting Agency (CRA). If a ChoicePoint National Credit File report was used refer the consumer to:

ChoicePoint Consumer Service Center  
P.O. Box 105108  
Atlanta, Georgia 30348-5108  
Telephone: 1-800-456-6004

ChoicePoint reports a fourteen (14) digit reference number on all NCF, C.L.U.E. Auto, C.L.U.E. Property and ADD reports. We encourage our customers to include this number on the consumer's post notification letter. When the consumer has this number, it helps to assure the accuracy of the consumer's report that is ordered.

When the consumer calls the toll free number shown above, the consumer will be prompted by an automated attendant to furnish the following information: The 14 digit reference number (if the consumer does not have this number they are instructed to proceed but have all the following information), type of insurance (auto or homeowner), name of their insurance company, the consumer's full name and current mailing address; drivers license number (when applicable), date of birth and social security number. The consumer is then informed that they will receive a copy of their report in several work days.

When the consumer receives a copy of their credit report it will include a cover letter. Since ChoicePoint is a broker for the credit bureau, we do not have access to the consumers credit file and are unable to change any data. Therefore, the phone number and address for the credit bureau will be listed. Or, the consumer has the option of completing a form they can mail to the credit bureau.

### Post Notification Letters

An example of a post notification letter for NCF is on the next page. Some state insurance departments may require more specific reasons be reported to the consumer of why for the action you have taken. We suggest you consult your legal counsel to determine how your company should be post-notifying the insured.

## Appendix E - Suggested Language on the Adverse Action Notice #1: Non-renewed, Terminated, or Declined

Thank you for considering \_\_\_\_\_ as your insurance provider. As part of underwriting your policy, an inquiry has been made with ChoicePoint Services Inc., our provider of consumer reports. The decision to take this action was ours. ChoicePoint Services Inc. is unable to provide you with the specific reasons why the action was taken, however, they can supply you with a copy of your report(s) if you contact:

ChoicePoint Consumer Service Center

P. O. Box 105108

Atlanta, Georgia 30348-5108

(800) 456-6004

[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

Reference Number: \_\_\_\_\_

If you have been adversely affected by information contained in a consumer report provided by ChoicePoint Services Inc., you have the right under the Fair Credit Reporting Act to obtain a free copy of such report(s) from ChoicePoint Services Inc. within 60 days of receipt of this notice.

After receiving your consumer report(s), if you disagree with the accuracy or completeness of any information contained therein, you should contact the following:

1. For Credit reports, contact the consumer reporting agency listed on the credit report
2. For all other reports, contact ChoicePoint Services Inc.

## Appendix F - Suggested Language on the Adverse Action Notice #2: Premium Affected

Thank you for considering \_\_\_\_\_ as your insurance provider. As part of underwriting your policy, an inquiry has been made with ChoicePoint Services Inc., our provider of consumer reports. You are receiving this notice, as required by law, because your insurance premium has been adversely affected by information received from ChoicePoint Services Inc. Please note that ChoicePoint did not make any decision regarding your policy premium and is, therefore, unable to provide specific reasons regarding the policy premium determination. However, they can supply you with a copy of your report(s) if you contact:

ChoicePoint Consumer Service Center

P. O. Box 105108

Atlanta, Georgia 30348-5108

(800) 456-6004

[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

Reference Number: \_\_\_\_\_

If you have been adversely affected by information contained in a consumer report provided by ChoicePoint Services Inc., you have the right under the Fair Credit Reporting Act to obtain a free copy of such report(s) from ChoicePoint Services Inc. within 60 days of receipt of this notice.

After receiving your consumer report(s), if you disagree with the accuracy or completeness of any information contained therein, you should contact the following:

1. For Credit reports, contact the consumer reporting agency listed on the credit report
2. For all other reports, contact ChoicePoint Services Inc.