

TRANS UNION CREDIT REPORT

<FOR> <SUB NAME> <MKT SUB> <INFILE> <DATE> <TIME>
 (I) Z PT0005188 ONE CREDIT S 08 SF 7/86 05/31/02 07:00CT

<SUBJECT> <SSN> <BIRTH DATE>
 ACHEM, CLIFF N. 123-45-6789 11/67
 <ALSO KNOWN AS> <TELEPHONE>
 TESTFILE, CLIFFORD 555-1234

<CURRENT ADDRESS> <DATE RPTD>
 4218 S. EMERALD, FANTASY ISLAND 60750 10/01

<CURRENT EMPLOYER AND ADDRESS> <RPTD>
 FERGUSON HOMES SOUTH BENIN 5/01

<FORMER EMPLOYER AND ADDRESS>
 USAF 3/87

 S P E C I A L M E S S A G E S
 ****HAWK-ALERT: CLEAR FOR ALL SEARCHES PERFORMED***

C R E D I T S U M M A R Y * * * T O T A L F I L E H I S T O R Y
 PR=0 COL=1 NEG=0 HSTNEG=0 TRD=6 RVL=4 INST=1 MTG=1 OPN=0 INQ=2
 HIGH CRED CRED LIM BALANCE PAST DUE MNTHLY PAY AVAILABLE
 REVOLVING: \$2887 \$8600 \$4244 \$0 \$91 51%
 INSTALLMENT: \$12.0K \$ \$11.6K \$0 \$257
 MORTGAGE: \$81.0K \$ \$80.1K \$0 \$492
 TOTALS: \$95.8K \$8600 \$95.9K \$0 \$1840

C O L L E C T I O N S
 SUBNAME SUBCODE ECOA OPENED CLOSED \$PLACED CREDITOR MOP
 ACCOUNT# VERIFIED BALANCE REMARKS
 CRD PRT ASSO Y 4326001 I 8/00 \$74 HOLLYWOOD VIDEO 09B
 6903004918860XXXX 11/00A \$0

T R A D E S
 SUBNAME SUBCODE OPENED HIGHCRED TERMS MAXDELQ PAYPAT 1-12 MOP
 ACCOUNT# VERIFIED CREDLIM PASTDUE AMT-MOP PAYPAT 13-24
 ECOA COLLATRL/LOANTYPE CLSD/PD BALANCE REMARKS MO 30/60/90
 LOWES/MBGA Q 235041J 4/98 \$1148 MIN32 111111111111 R01
 21150XXXXXX 5/02A \$1400 \$0 111111111111
 I CHARGE ACCOUNT \$1148 48 0/ 0/ 0
 WA MUTUAL HL F 986R001 3/01 \$81.0K 360M653 11111111XX11 M01
 908510XXXXXX 5/02A \$0 11
 I FRD051414511 \$80.1K 14 0/ 0/ 0
 FCNB-N NEWS B 152B023 5/01 \$307 MIN15 111111111111 R01
 2625XXXXXX 5/02A \$1500 \$0
 I CHARGE ACCOUNT \$288 32 0/ 0/ 0
 AXSYS/FNGRHT B 1FQ3070 9/99 \$866 1 R01
 80500XXXXXX 5/02A \$2100 \$0
 I CHARGE ACCOUNT 1/01C \$0 ACCT CLSD BY CONSUMER 1 0/ 0/ 0
 CITI-BP OIL B 282E025 10/98 \$215 111111111111 R01
 589XXX 5/02A \$700 \$0 11
 I CREDIT CARD 1/02P \$0 14 0/ 0/ 0
 HNTINGTN NTL B 814D018 3/02 \$12.0K 60M257 1X1 I01
 200191XXXXX 5/02A \$0
 I 1998 FXSTS HARLEY \$11.6K 2V 0/ 0/ 0

I N Q U I R I E S
 DATE SUBCODE SUBNAME TYPE AMOUNT
 5/31/02 ZPT0005188 (WAS) ONE CREDIT S
 9/24/01 IID0000307 (CHI) ALLSTATE INS

 E N D O F C R E D I T R E P O R T - S E R V I C E D B Y :
 TRANS UNION 800-888-4213
 2 BALDWIN PLACE, P. O. BOX 1000, CHESTER, PA. 19022