

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
Real Estate					
EFX	1	\$151,000	\$1,072	1	0
XPN	1	\$151,547	\$1,072	1	0
TUC	1	\$151,547	\$1,072	1	0
Installment					
EFX	1	\$15,558	\$770	1	0
XPN	1	\$15,134	\$512	1	0
TUC	1	\$15,558	\$770	1	0
Revolving					
EFX	3	\$2,210	\$98	2	1
XPN	3	\$2,210	\$98	2	1
TUC	3	\$2,210	\$98	2	1
Other					
EFX	0	\$0	\$0	0	0
XPN	0	\$0	\$0	0	0
TUC	0	\$0	\$0	0	0
Delinquencies					
	Inquiries	Public Records	Collection Accounts	Now	Prior
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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