The TransUnion Canada
Consumer Credit Report

TransUnion Information Session

July 2026

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TransUnion is a leading global provider of risk and information solutions

TransUnion leverages Information for Good to serve our customer needs

Our Mission	Help people around the world access the opportunities that lead to a **higher quality of life**, by helping organizations optimize their risk-based decisions and enabling consumers to **understand and manage** their **personal information**
Our Objective	TransUnion will be a leading global risk information solutions provider delivering sustained, market-leading organic growth and attractive margins

About Us	
Founded in 1968	Employing over 13,000 people worldwide
Initial Public Offering, June, 2015	Global footprint with presence in over 33 countries on 5 continents
Headquartered in Chicago, USA. TU Canada in Burlington, ON.	Maintaining consumer profiles on an estimated 1 billion consumers around the globe

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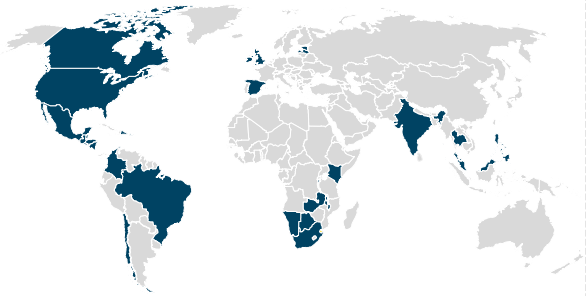
TransUnion: A leading global information solutions company

TU strategy is centered on value creation through innovation, technological advantage and trusted advisor engagement

TU's Global Scale



- **>$4.2bn** in revenue
- **30+** countries with
- **24** CRA's
- **4.8bn** data updates p/month
- **600+** active solutions
- **>10bn** unique devices
- **>1bn** consumer base
- **65K** global customers
- **>13K** total associates

Value creation at the core

Identity & Fraud

TruValidate

Fraud protection with friction right CX

- Fraud analytics
- ID & fraud ecosystem
- Multi-layered ID mgmt.

Trended Credit

TruVision

Argus
A TransUnion® Company

Insight-driven credit management

- TruVision score & algos.
- New alternative DB
- Income consortium
- Collection scores

Marketing

neustar

Right audiences, optimize spend & ROI

- Audience, ID, Analytics
- Branded call display
- Spoofed call protection
- Inbound authenticator

Offers as a Service
(pending launch)

MONEVO

Credit layer ecosystem: Prequal & distribution

- Engagement & loyalty
- Improve conversion rates
- Increase originations
- Drive share of wallet

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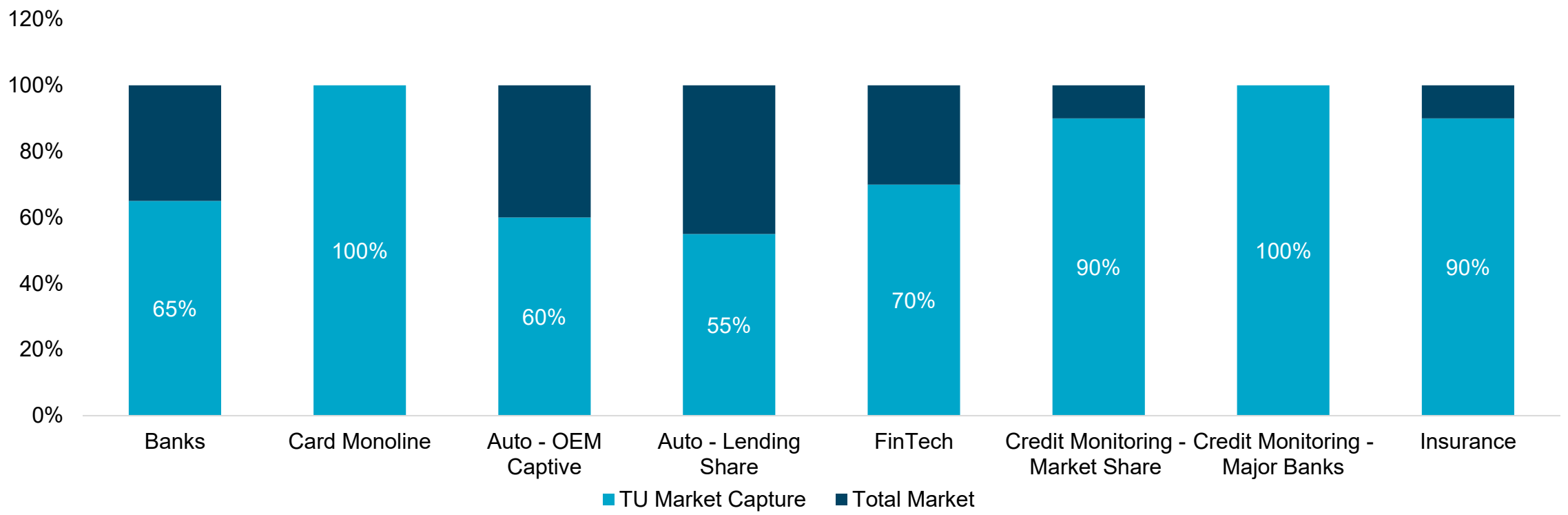
TU has become the Credit Bureau of choice across Financial Services, Auto, & Insurance verticals with a focus on value creation, innovation, and stability

TransUnion, the Credit Bureau of Choice



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Auto Financing Market Trends

Q1 2026 Highlights

The last three years have rebalanced the Canadian auto market—from supply shock to affordability and credit pressure

Inventory availability improved, shifting dealer focus from scarcity to pricing, incentives, and mix

Demand remained resilient, but higher rates made financing structure critical to conversions

Vehicle prices leveled off, yet monthly payments stayed **near historic highs**

Auto delinquencies increased, particularly among non-prime borrowers, tightening credit conditions and partly driven by fraud

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Auto Finance

	Actual Values	YoY Growth
Q4 2024 Originations	433K	7.9%
Q4 2024 Average New Loan Amount	$41.1K	4.2%
Q1 2025 Outstanding Balances	$160B	5.1%
Q1 2025 Number of Consumers	7.4M	-0.7%
Q1 2025 Consumer Delinquency (60+ DPD)	0.92%	2 bps

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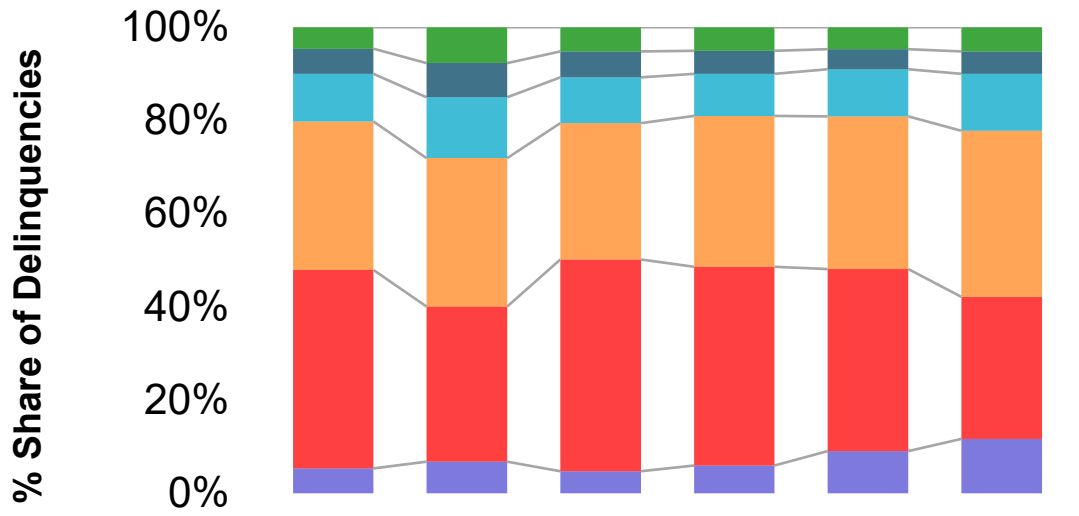
Source: TransUnion Canada consumer credit database

Auto Fraud Insights

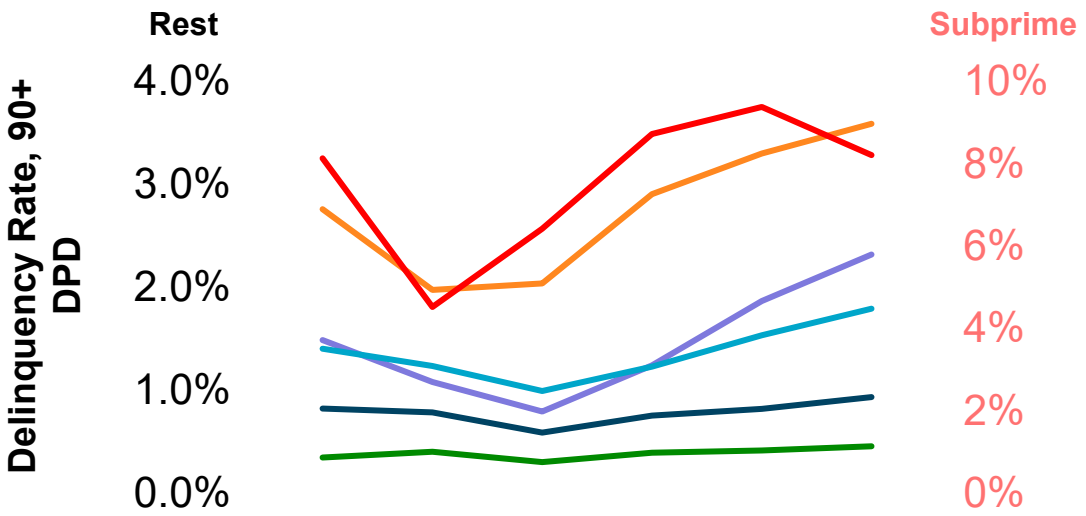
The no-hit and near prime segments have shown weaker performances in recent vintages, encapsulating a larger share of total delinquencies

Proportion of Origination Delinquencies 90+ DPD in 9 MOB, by Risk Tier, Cards



	19Q1	20Q1	21Q1	22Q1	23Q1	24Q1
No-hit	**5.4%**	6.8%	4.7%	5.9%	9.1%	**11.7%**
Near prime	**31.9%**	31.8%	29.3%	32.4%	32.8%	**35.6%**

Origination Delinquency Rate 90+ DPD in 9 MOB, Cards



	19Q1	20Q1	21Q1	22Q1	23Q1	24Q1
No-hit	1.5%	1.1%	0.8%	1.2%	1.9%	2.3%
Near prime	2.8%	2.0%	2.0%	2.9%	3.3%	3.6%

NHNS | Subprime | Near prime | Prime | Prime plus | Super prime

CreditVision™ risk score: Subprime = 300-639; Near prime = 640-719; Prime = 720-759; Prime plus = 760-799; Super prime = 800+

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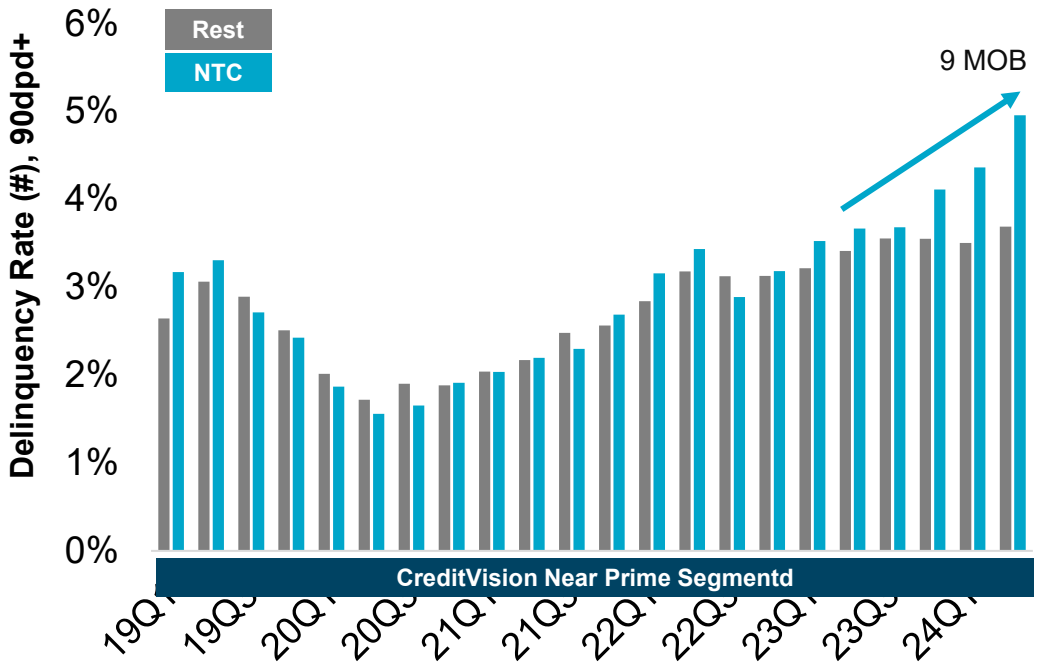
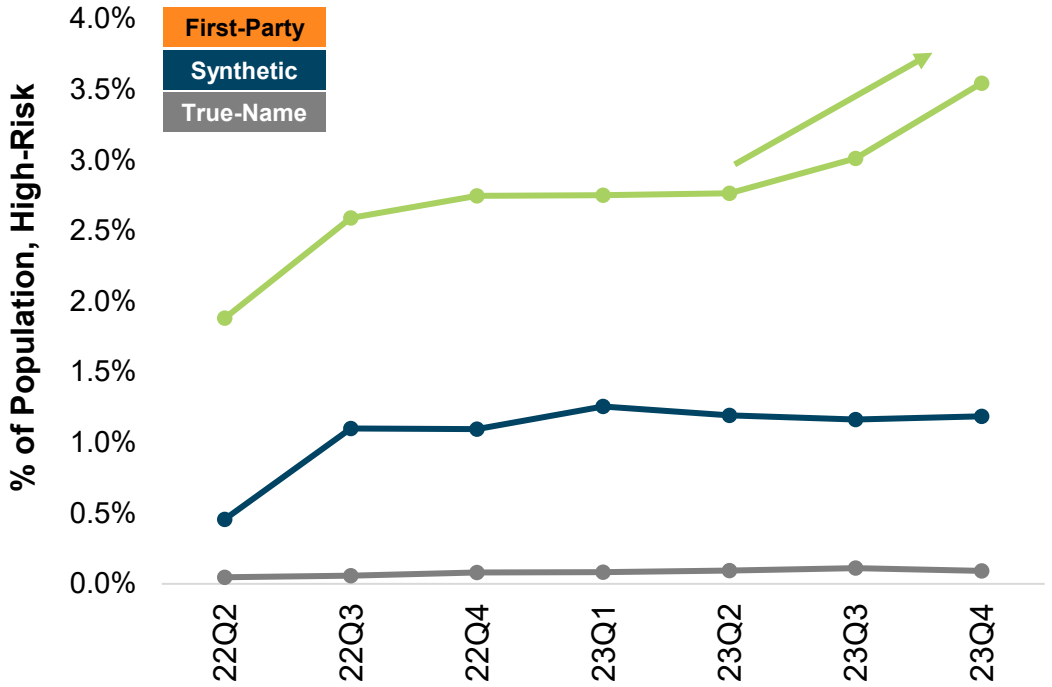
Source: TransUnion Consumer Credit Database

We saw that new-to-credit delinquency rose versus the population, but the deviation is better explained by fraud predictions rather than credit risk

Bankcard Unit Delinquency (90+ DPD)



% NTC Scoring High Fraud Risk by Type



CreditVision® risk score: Near prime = 640-719
NTC: Credit history is less than 24 months, Rest: Credit history is ≥ 24 months

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Source: TransUnion Canada Consumer Credit Database

Evidence suggests that synthetic fraud is a material contributor to rising delinquency rates and contributes to downstream first-party fraud

Hypothesis	Synthetic fraud is a key contributor to rising delinquency rates across Canada as fraudsters exploit widened new-to-credit approval strategies. As these synthetic files become established, fraudsters may try to harvest these identities for first-party fraud.
Approach	• Our internal study examined opened non-mortgage credit products from Q2 2022 to Q3 2024 and their fraud risk mix • We then inspected the consequential delinquency by fraud risk while holding credit risk stable

Scores to Assess Population Risk

CreditVision Risk

Helps predict credit delinquency, used in the study to hold risk steady

True Name Fraud Score

Helps predict identity theft, where accounts are fraudulently opened in a real name

Synthetic Fraud Score

Helps predict synthetic fraud, where fraudsters use fabricated identities to open accounts

First-Party Fraud Score

Helps predict first-party fraud, where accounts are opened with little to no intention to pay

Fraud Scores in Identity Exchange

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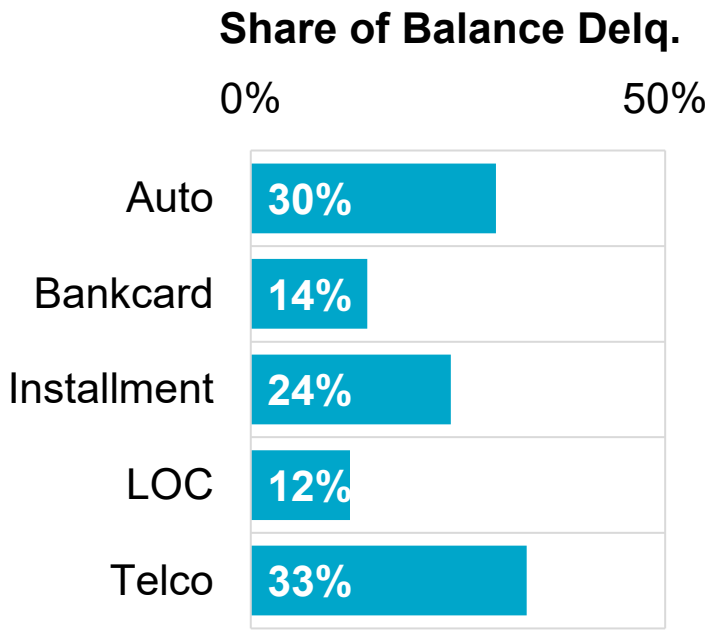
Source: TransUnion Canada Consumer Credit Database, TransUnion Canada IDX Database

Fraud hiding in late-stage delinquency is leading to hundreds of millions worth of losses for the industry across a wide range of products

! $409 Million !

Source: Transunion Credit Industry Insights

in fraudulent funds hiding in late-stage delinquency in just 9 months on book



% of Segment	Delq Rate (90+ in 9)	FPR	Est. Balance at Risk Due to Fraud Q3/23 – Q2/24 (1 Year)
5.5%	15%	5.7:1	**$162 Million**
2.1%	21%	3.9:1	**$54 Million**
8.2%	29%	2.4:1	**$132 Million**
0.9%	15%	5.7:1	**$12 Million**
6.4%	41%	1.5:1	**$49 Million**

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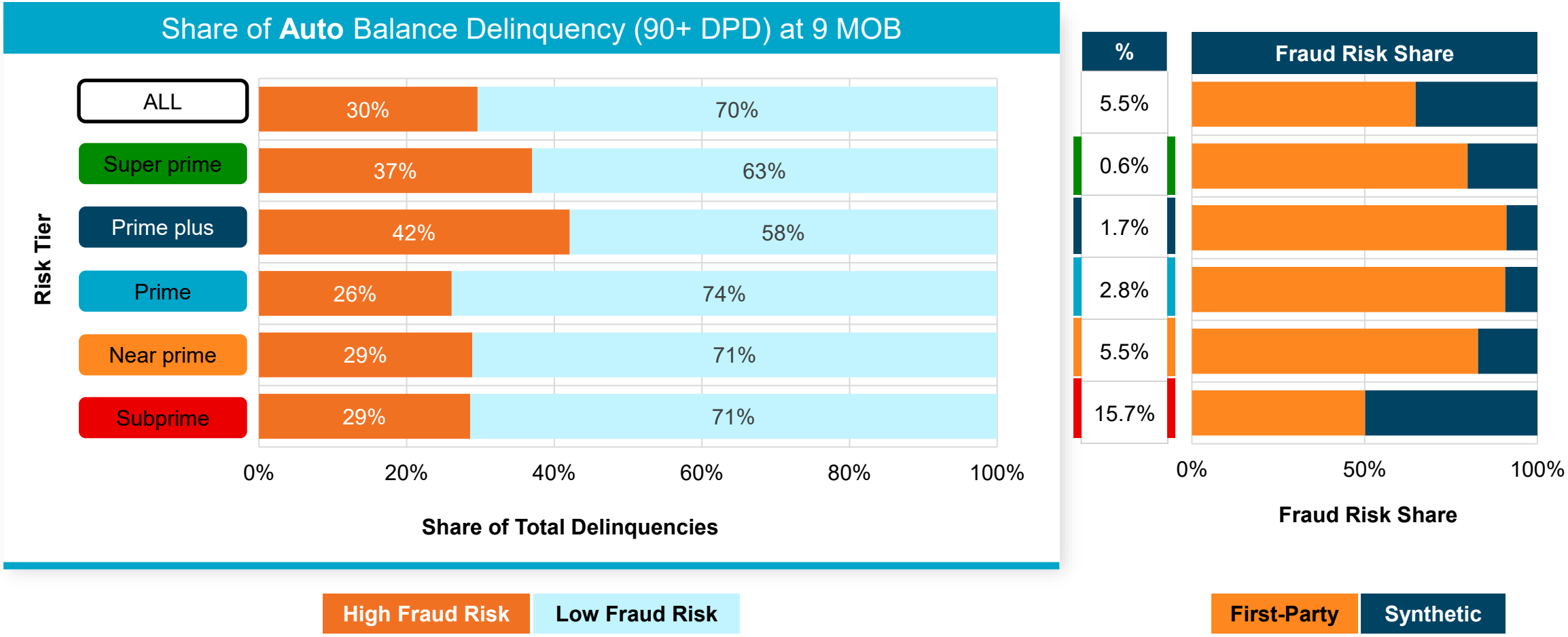
Source: TransUnion Canada Consumer Credit Database, TransUnion Canada IDX Database

Across all risk tiers, fraud risk contributes more than 25% to the share of balance delinquency, well above prior estimates



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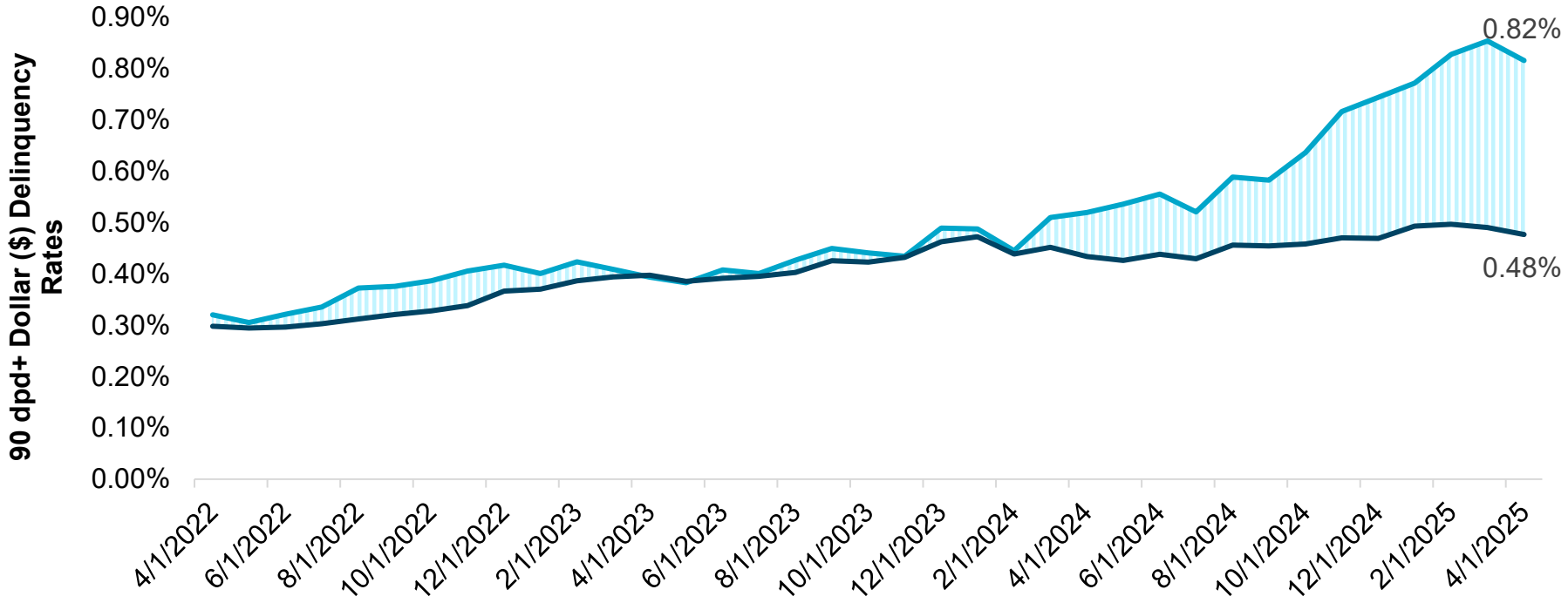
Source: TransUnion Canada Consumer Credit Database, TransUnion Canada IDX Database

Auto balance delinquency rates have risen largely from the new-to-credit segment, increasing the deviation compared to Non-NTC

Auto Dollar ($) Delinquency Rates, NTC v. Rest



Auto delinquency is rising in new-to-credit. The International Student population has seen the largest increase in delinquency rates, although making up a small percentage of the population

Timing of auto delinquency increases correspond to spikes in fraud activity

New-to-Credit

Difference

Non-NTC

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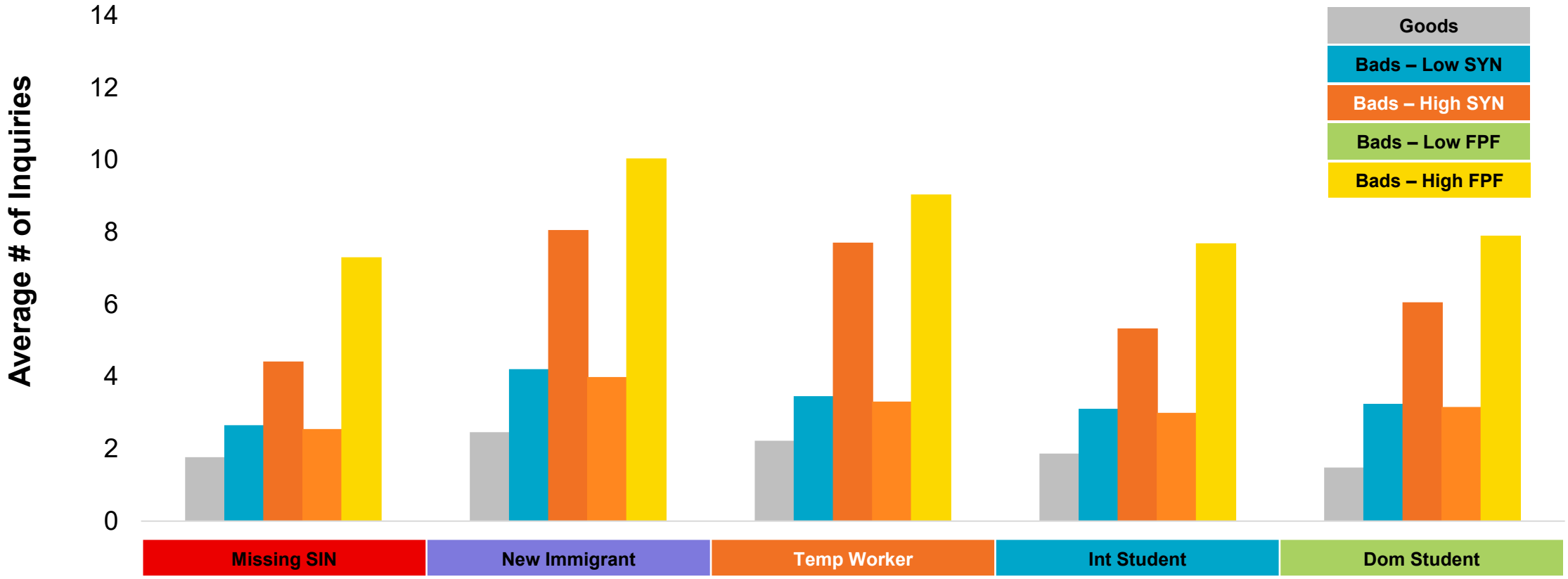
Intent: Could departure defaults have intended to commit first-party fraud, or is this more opportunistic ~~or revenge-driven~~?

More early credit inquiries and fraud signals can indicate higher delinquency risk.

Avg. Inquiries First 6 Months on File, by NTC Subcategory and Fraud Risk



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Source: TransUnion Canada Consumer Credit Database

Summary

To summarize our findings…

Synthetic fraud is one of the most significant challenges to rising delinquency rates in Canada and is not being captured today

Increases to **first-party fraud** are considerably caused by synthetic identities that have matured

The real **new-to-credit population** is not the culprit, there is no need to scale back NTC strategies if isolating bad actors

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Using Credit Data to Support Identity Verification

As regulatory expectations evolve, many organizations are placing greater emphasis on identity verification, customer due diligence, and fraud risk management practices.

Why Consumer Verification Matters

New Regulatory Requirements

Dealerships that finance or lease passenger vehicles must comply with FINTRAC's anti-money laundering and anti-terrorist financing regulations.

Know Your Customer (KYC) Obligations

Dealers must verify customer identities and maintain supporting documentation before completing qualifying financing or leasing transactions.

Combat Fraud and Money Laundering

Enhanced identity verification helps detect synthetic identities, stolen identities, suspicious activity, and potential financial crime before funding occurs.

Recordkeeping and Reporting Requirements

Dealers are required to maintain records and report specific transactions or suspicious activities to FINTRAC when required.

Prepare for Regulatory Examinations

FINTRAC has authority to review dealership compliance programs, customer identification processes, reporting procedures, and recordkeeping practices.

Avoid Financial and Reputational Risk

Non-compliance can result in administrative penalties, increased scrutiny, and reputational damage.

- ✓ Verify customer identity with greater confidence
- ✓ Cross-reference customer information against credit bureau data
- ✓ Identify potential fraud indicators early in the application process
- ✓ Create a stronger audit trail for compliance reviews
- ✓ Support responsible lending decisions while improving portfolio quality

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Understanding a Credit Report: The Story Behind the Score

- **A credit score is the outcome. A credit report explains why. To make confident lending decisions, dealers should understand the key sections that reveal a consumer's credit behavior, financial stability, and repayment capacity.**

- Strong adjudication starts by looking beyond the score. Understanding the full credit report helps dealers identify risk, and structure financing that works for both the customer and the lender.

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Why Credit Data Matters: Better Decisions & Stronger Portfolio Performance

Pulling a credit file before making a lending decision is critical because it provides the complete financial picture, helping dealerships and lenders reduce risk while approving more of the right customers.

Move Beyond the Credit Score

- A score alone does not tell the full story.
- Credit files provide payment history, outstanding debt, credit utilization, inquiries, and trade line performance.

Increase Approval Opportunities

- More detailed credit insights can help find financeable customers who may otherwise be declined.
- Supports alternative financing structures and tiered lending strategies.

Improve Decision Accuracy

- Helps identify customers who may appear high-risk but have strong repayment behavior.
- Supports more consistent and data-driven adjudication decisions.

Enhance Dealer Profitability

- Better approvals lead to more vehicle sales and funded deals.
- Reduces costly contract buybacks, fraud losses, and portfolio performance issues.

Reduce Delinquencies and Charge-Offs

- Helps identify warning signs such as missed payments, excessive debt, or recent credit deterioration.
- Credit insights supports lenders to better match financing terms to borrower risk.

Support Responsible Lending

- Demonstrates consistent, objective evaluation of every applicant.
- Supports a more informed review process using available credit information

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How to get the best Results with your input data

By including additional information in your search, hit rates can improve significantly

Name and Current Address	+DOB	+DOB & SIN	+DOB, SIN, Account # & Phone	+DOB, SIN, Account #, Phone & previous Address
81.3%	89.3%	96.8%	97.5%	99.8%

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Online Credit Bureau File

File and Demographic information (phone, previous address)

File Summary

Special Messages

Bureau Scores

Banking and Trades

Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		

On File	Last Inq	Current Residence	Telephone	Prev Phone
20Jul1994	25JUL2005		4185551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2006
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRY'S HOT DOGS	ON	CASHIER	Jul1998
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

FILE SUMMARY

Legs=1-Jan2004 Bkrg=1-Dec2002 Call=2-Dec2003 Inqs=3-Jul2005 8Mnth=1 Collng=1
High=$9500 Balnc=$2352 Pdue=$0 Paymt=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES

ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 546 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
: 18 Number of accounts with delinquency
: 20 Time since derogatory public record or collection is too short

TransUnion Risk Score : 565 ** ALERT **

FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 69 Monthly payment due on accounts
: 57 Time since most recent retail account established

FICO® Bankruptcy Score : 857 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 16 Lack of recent revolving account information
: 40 Derogatory public record or collection filed

FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058182712
Apr2007	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWNG

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
DC	CHASE CARD SERVICES,8002653675						998999998542111111111	
Jul2005	Apr1998	Jun2003	1000	0	0	0/M	1 1 11 110	R9
				INCL IN BANKRUPTCY				
BB	C.I.B.C. DEALER DIRECT LOANS,8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613981						999965432111111111111	
Jul2003	Jul1984	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	74520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13485	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWNING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS,8002632599

REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE:
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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Online Credit Bureau File

Registered Items

Bankruptcy & Solvency

Legal Items

Collections

Inquiries

Remarks

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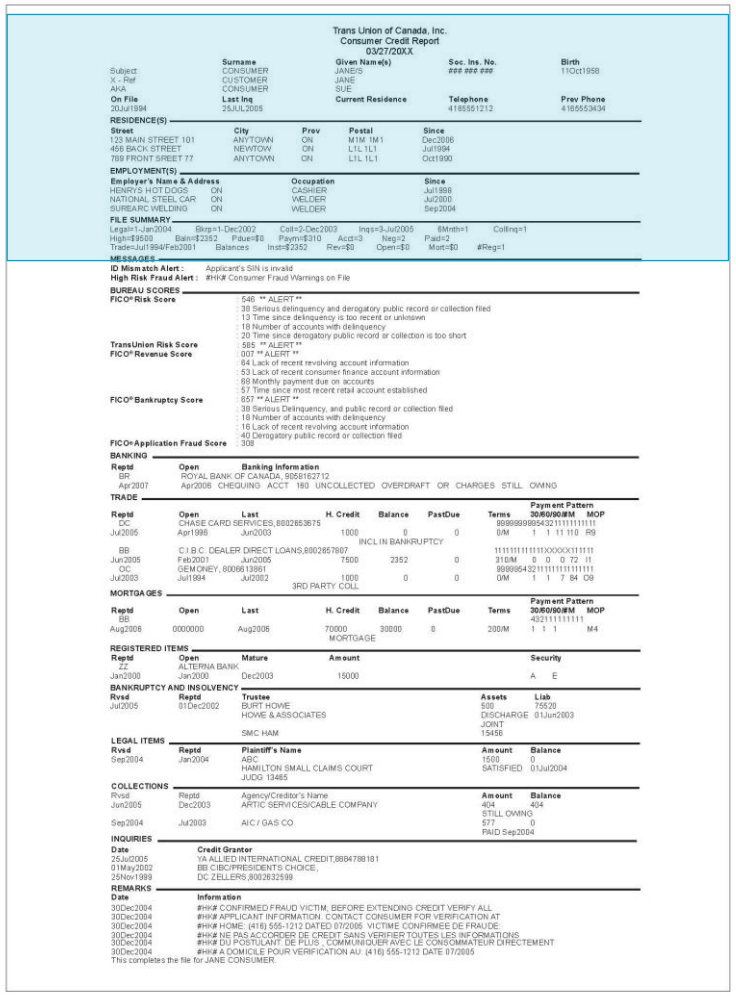
20Jul1994	25JUL2005		4165551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2006
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRYS HOT DOGS	ON	CASHIER	Jul1998
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004



Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4165551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2006
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Employer's Name & Address		Occupation	Since
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FILE SUMMARY
Legs=1-Jan2004 Bkrg=1-Dec2002 Call=2-Dec2003 Inqs=3-Jul2005 8Mnth=1 Collng=1
High=$9500 Balnc=$2352 Pdue=$0 Paymt=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES
ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES
FICO® Risk Score : 546 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
: 18 Number of accounts with delinquency
: 20 Time since derogatory public record or collection is too short
TransUnion Risk Score : 565 ** ALERT **
FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 69 Monthly payment due on accounts
: 57 Time since most recent retail account established
FICO® Bankruptcy Score : 857 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 16 Lack of recent revolving account information
: 40 Derogatory public record or collection filed
FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058182712
Apr2007	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
DC	CHASE CARD SERVICES,8002653675						999999985432111111111	
Jul2005	Apr1998	Jun2003	1000	0	0	0/M	1 1 11 110	R9
				INCL IN BANKRUPTCY				
BB	C.I.B.C. DEALER DIRECT LOANS,8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72 11	
OC	GEMONEY, 8006613981						999965432111111111111111	
Jul2003	Jul1984	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	74520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13485	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS,8002632599

REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE:
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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Observed Trends in Fraud Risk and Credit Performance

Potential Indicator	Context
Temporary SIN	Departure defaults are a real problem and pollute a portion of the temporary SIN population, extra due diligence is required to avoid loan stacking and misuse
Missing SIN	Fraudsters may choose to withhold SIN to avoid detection and improved coverage
Departure Defaults	There are multiple, complex fraud trends plaguing the Canadian financial ecosystem. Prediction and partnership are essential to fight back

Improved fraud visibility helps separate risk from opportunity

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Why a Detailed Credit Report Review Matters

For auto lenders and dealers, reviewing the full credit report supports better financing decisions, improved approval strategies, and stronger portfolio performance.

Identify the Real Risk

- Two customers with the same score can have very different credit profiles.
- The credit report highlights potential risks or strengths.

Increase Approval Opportunities

- A lower score may be the result of a temporary event rather than a long-term credit issue.
- Reviewing the full file can uncover compensating factors that support approval.

Understand Payment Behavior

- Review payment history across credit cards, loans, mortgages, and previous auto financing.
- Past payment performance is one of the best indicators of future repayment behavior.

Detect Potential Fraud or Identity Concerns

- Address history, inquiry activity, and account information can reveal inconsistencies requiring further investigation.
- Supports dealer fraud prevention efforts.

Assess Ability to Take on New Debt

- Evaluate existing obligations, balances, and credit utilization.
- Helps determine whether the consumer can reasonably support an additional vehicle payment.

Structure the Right Deal

- Credit insights help determine appropriate loan terms, down payment requirements, interest rates, and lender placement.

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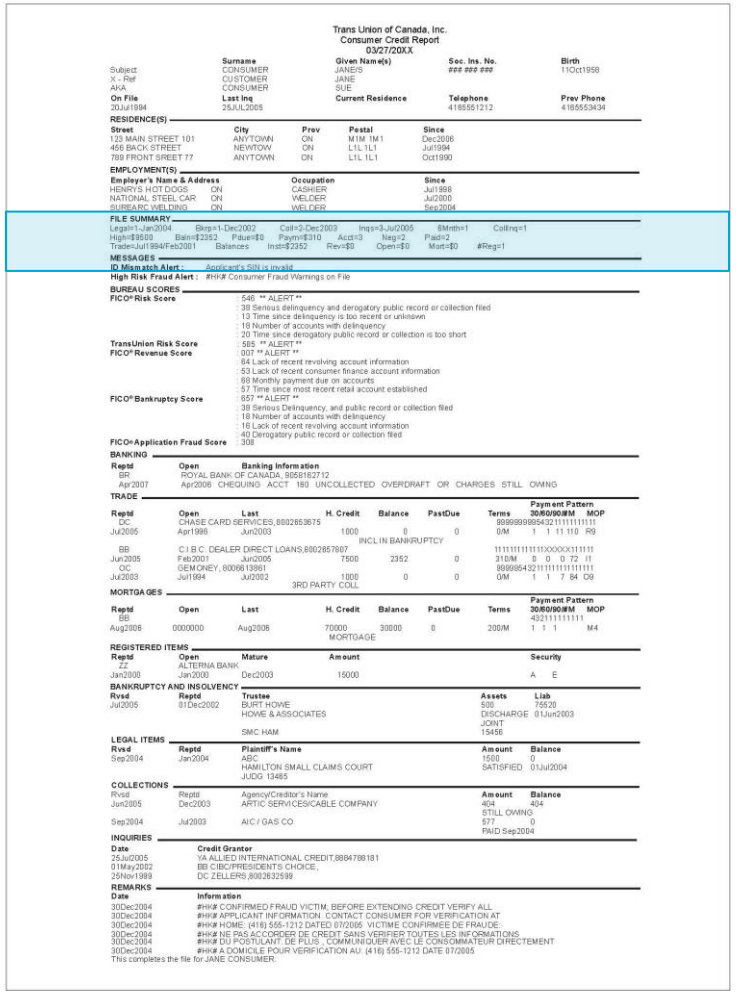
File Summary

Provides a snapshot of all activity on the consumer's credit report.

```
-- File summary ----------------------------------------------------------------
Bankruptcies                1-Dec2010     Registered Items              2-Jan2012
Legal Items                 1-Mar2011     Inquiries                     3-Sep2014
Collections                 1-Feb2011     Collection Inquiries          0
Banking Closed For Cause    1-Jun2011     Inquiries within 6 Months     0

Trade First Opened            Mar2001     Current Negative Trade        2
Trade Last Opened             Mar2009     Paid Trade                    1

Type   Count  HighCred    CredLimit   Balance     PastDue     Payment     Available
R        2    n/a         $2,500      $1,000      $0          $0          60%
O        0    $0          n/a         $0          $0          $0          n/a
I        0    $0          n/a         $0          $0          $0          n/a
M        1    $0          n/a         $200        $300        $400        n/a
Total    3    $0          $2,500      $1,200      $300        $400        n/a
```



Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4185551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
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789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
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NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

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High=$9500 Balnc=$2352 Pdue=$0 Paymt=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES
ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES
FICO® Risk Score : 546 ** ALERT **
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: 13 Time since delinquency is too recent or unknown
: 18 Number of accounts with delinquency
: 20 Time since derogatory public record or collection is too short
TransUnion Risk Score : 565 ** ALERT **
FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 69 Monthly payment due on accounts
: 57 Time since most recent retail account established
FICO® Bankruptcy Score : 857 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 16 Lack of recent revolving account information
: 40 Derogatory public record or collection filed
FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058182712
Apr2007	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWNG

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
DC	CHASE CARD SERVICES,8002653675						999999985432111111111	
Jul2005	Apr1998	Jun2003	1000	0	0	0/M	1 1 11 110	R9
				INCL IN BANKRUPTCY				
BB	C.I.B.C. DEALER DIRECT LOANS,8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72 11	
OC	GEMONEY, 8006613981						999965432111111111111	
Jul2003	Jul1984	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	74520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
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COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWNING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
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This completes the file for JANE CONSUMER.

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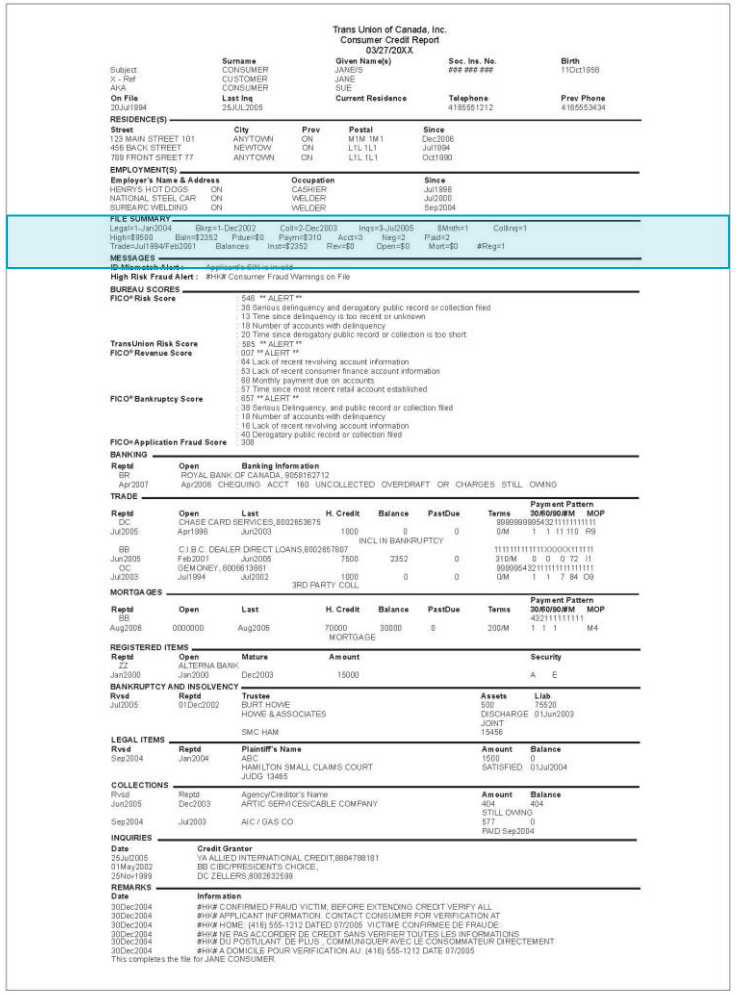
File Summary – Types of Accounts

Provides a snapshot of all activity on the consumer's credit report.

R – Revolving account (eg. credit card, line of credit) – variable payment amount, credit can be reused

O – Open account (eg. cell phone) – variable payment amount, full balance is to be paid every period

I – Instalment account (eg. car loan/lease) – set number of payments and amount, credit cannot be reused



Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		

On File	Last Inq	Current Residence	Telephone	Prev Phone
20Jul1994	25JUL2005		4185551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
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EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
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NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

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Legs=1-Jan2004 Bkrg=1-Dec2002 Call=2-Dec2003 Inqs=3-Jul2005 8Mnth=1 Collng=1
High=$9500 Balnc=$2352 Pdue=$0 Paymt=$310 Acct=3 Neg=2 Paid=2
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MESSAGES

~~**ID Mismatch Alert :** Applicant's SIN is invalid~~
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 546 ** ALERT **
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FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058182712
Apr2007	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
DC	CHASE CARD SERVICES,8002653675						998999985432111111111	
Jul2005	Apr1998	Jun2003	1000	0	0	0/M	1 1 11 110	R9
				INCL IN BANKRUPTCY				
BB	C.I.B.C. DEALER DIRECT LOANS,8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72 11	
OC	GEMONEY, 8006613981						998986432111111111111	
Jul2003	Jul1984	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE	500	74520
		HOWE & ASSOCIATES	DISCHARGE	01Jun2003
			JOINT	
		SMC HAM	15456	

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC	1500	0
		HAMILTON SMALL CLAIMS COURT	SATISFIED	01Jul2004
		JUDG 13485		

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404	404
			STILL OWING	
Sep2004	Jul2003	AIC / GAS CO	577	0
			PAID Sep2004	

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
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This completes the file for JANE CONSUMER.

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Special Messages

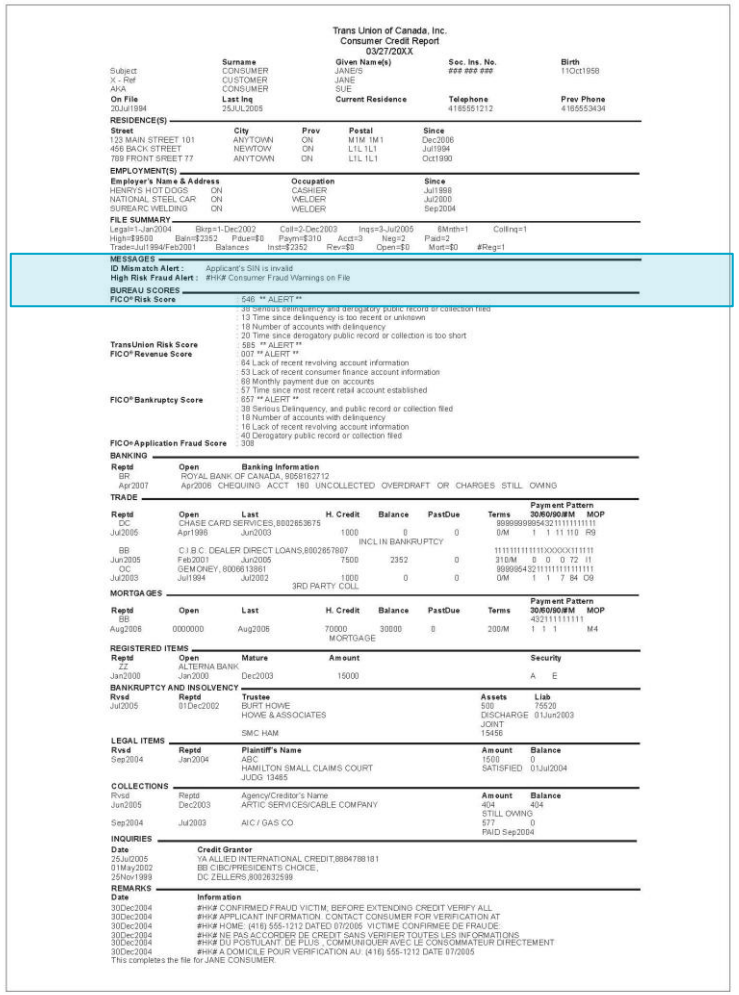
Highlights specific credit file conditions that may include:

- An ID MISMATCH ALERT message
- A HIGH RISK FRAUD ALERT message (optional)

MESSAGES

ID MISMATCH Alert INPUT DOB DOES NOT MATCH FILE DOB

HIGH RISK FRAUD Alert INPUT SUBJECT SIN IS INVALID



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Consumer Credit Report
03/27/20XX

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Employer's Name & Address		Occupation	Since
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High=$9500 Balnc=$2352 Pdue=$0 Paymt=$310 Acct=3 Neg=2 Paid=2
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Jul2005	Apr1998	Jun2003	1000	0	0	0/M	1 1 11 110	R9
				INCL IN BANKRUPTCY				
BB	C.I.B.C. DEALER DIRECT LOANS,8002867807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	31/0/M	0 0 0 72	I1
OC	GEMONEY, 8006613981						899986432111111111111	
Jul2003	Jul1984	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
BB							43211111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
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BANKRUPTCY AND INSOLVENCY

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Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
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			STILL OWING	
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			PAID Sep2004	

INQUIRIES

Date	Credit Grantor
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Credit Report Elements Commonly Reviewed During Application Assessment

Common Credit Report Indicators
The following examples illustrate commonly reviewed information contained within a consumer credit report.

1 Recent Auto Loan Delinquencies

Visual Queue
- 30, 60, or 90+ day late payments on current or previous auto loans
- Repossession history

Information Available
- Previous auto payment performance is often one of the strongest predictors of future auto loan performance.
- Indicates potential affordability or willingness-to-pay concerns.

Key Considerations ✅ Review payment trend and discuss circumstances with the customer.

2 High Credit Utilization

Visual Queue
- Credit cards consistently using 75%-100% of available limits
- Multiple maxed-out revolving accounts

Information Available
- May indicate financial stress despite an acceptable credit score.
- Reduces capacity for additional monthly obligations.

Key Considerations ✅ Validate income, debt obligations, and payment affordability.

3 Multiple Recent Credit Inquiries

Visual Queue
- Numerous inquiries over the last 30-90 days
- Credit applications across multiple industries

Information Available
- Can indicate aggressive credit seeking.
- May signal a consumer experiencing financial difficulties or preparing to take on significant new debt.

Key Considerations ✅ Understand the reason behind recent credit activity.

4 Collections, Consumer Proposals, or Bankruptcies

Visual Queue
- Active collections
- Recent consumer proposal
- Bankruptcy filings or discharge history

Information Available
- Highlights past financial challenges and potential repayment risk.
- Some lenders may require additional conditions or documentation.

Key Considerations ✅ Match the customer with lenders and financing structures appropriate for their credit profile.

5 Identity & Application Discrepancies

Visual Queue
- Mismatched addresses
- Unusual employment information
- Credit file information that conflicts with the application

Information Available
- Potential indicator of fraud, synthetic identity, or data entry errors.
- Increasingly important under today's fraud and compliance environment.

Key Considerations ✅ Verify identity and supporting documentation before proceeding.

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Trades and Mortgages

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
DC	CHASE CARD SERVICES, 8002653675						999999999543211111111111	
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
			INCL IN BANKRUPTCY					
BB	C.I.B.C. DEALER DIRECT LOANS,8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

The contents of this section include:

- Industry Code
- Name and telephone number of credit grantor
- Payment pattern
- Date the credit information was reported
- Date the account was opened
- Date of last activity on the account
- The high credit or credit limit on the account
- Balance owing as of date reported
- Amount past due as of date reported
- Terms of payment showing the dollar amount owing and payment frequency
- Narrative code

Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4165551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2006
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT STREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRY'S HOT DOGS	ON	CASHIER	Jul1998
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

FILE SUMMARY

Legs=1-Jan2004 Bkrg=1-Dec2002 Call=2-Dec2003 Inqs=3-Jul2005 8Mnth=1 Collng=1
High=$9500 Balnc=$2352 Pdue=$0 Paymt=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES

ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 646 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
: 18 Number of accounts with delinquency
: 20 Time since derogatory public record or collection is too short
TransUnion Risk Score : 565 ** ALERT **
FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 69 Monthly payment due on accounts
: 57 Time since most recent retail account established
FICO® Bankruptcy Score : 857 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 16 Lack of recent revolving account information
: 40 Derogatory public record or collection filed
FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058162712
Apr2001	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
DC	CHASE CARD SERVICES, 8002653675						999999999543211111111111	
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
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OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	74520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13485	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	$77 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS,8002632599

REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE:
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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Trades and Mortgages – MOP

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
DC	CHASE CARD SERVICES, 8002653675						999999999543211111111111	
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
			INCL IN BANKRUPTCY					
BB	C.I.B.C. DEALER DIRECT LOANS, 8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

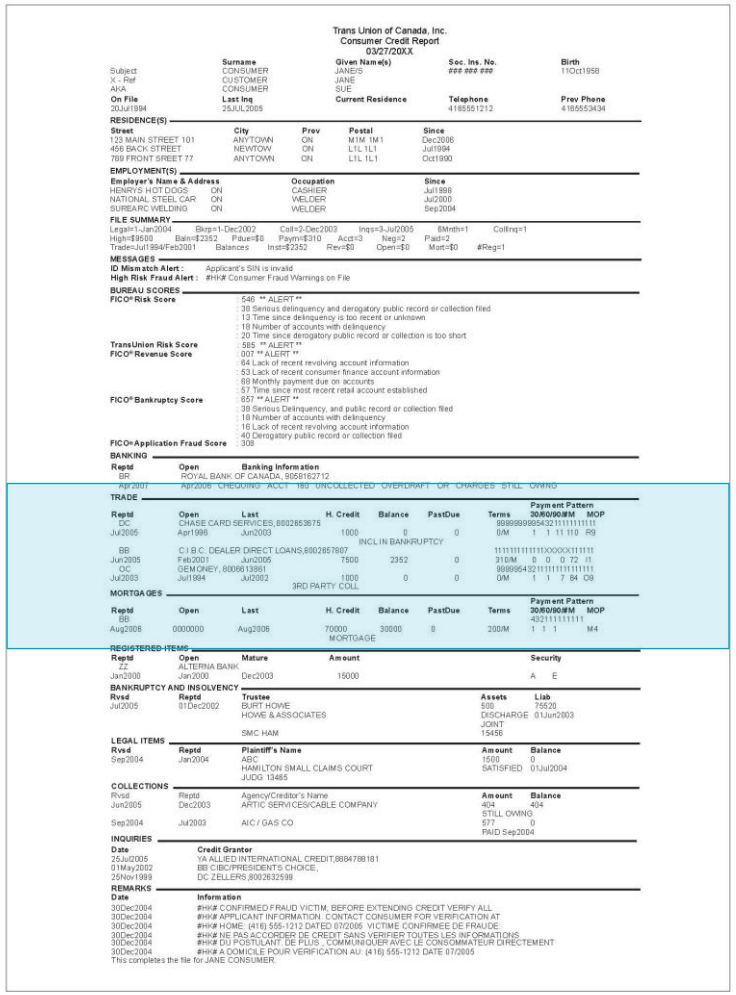
MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

R9

Each individual trade has a manner of payment (MOP) that consists of the account type and a numeric value. The numeric values can be interpreted as:

- 1 – Paid as agreed
- 2 – 30-60 days past due
- 3 – 60-90 days past due
- 4 – 90-120 days past due
- 5 – 120-180 90 days past due
- 7 – Included in Consumer Proposal/Orderly Payment of Debt (OPD)
- 8 – Repossession
- 9 – Written-off/collections



Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4165551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
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456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
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NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

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MESSAGES

ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 546 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
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: 20 Time since derogatory public record or collection is too short

TransUnion Risk Score : 565 ** ALERT **

FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 69 Monthly payment due on accounts
: 57 Time since most recent retail account established

FICO® Bankruptcy Score : 857 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 16 Lack of recent revolving account information
: 40 Derogatory public record or collection filed

FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058162712
Apr2001	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
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Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
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OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	74520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13485	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	$77 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT, 8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS, 8002632599

REMARKS

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30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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Trades and Mortgages - Terms

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
DC	CHASE CARD SERVICES, 8002653675						999999999543211111111111	
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
			INCL IN BANKRUPTCY					
BB	C.I.B.C. DEALER DIRECT LOANS, 8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

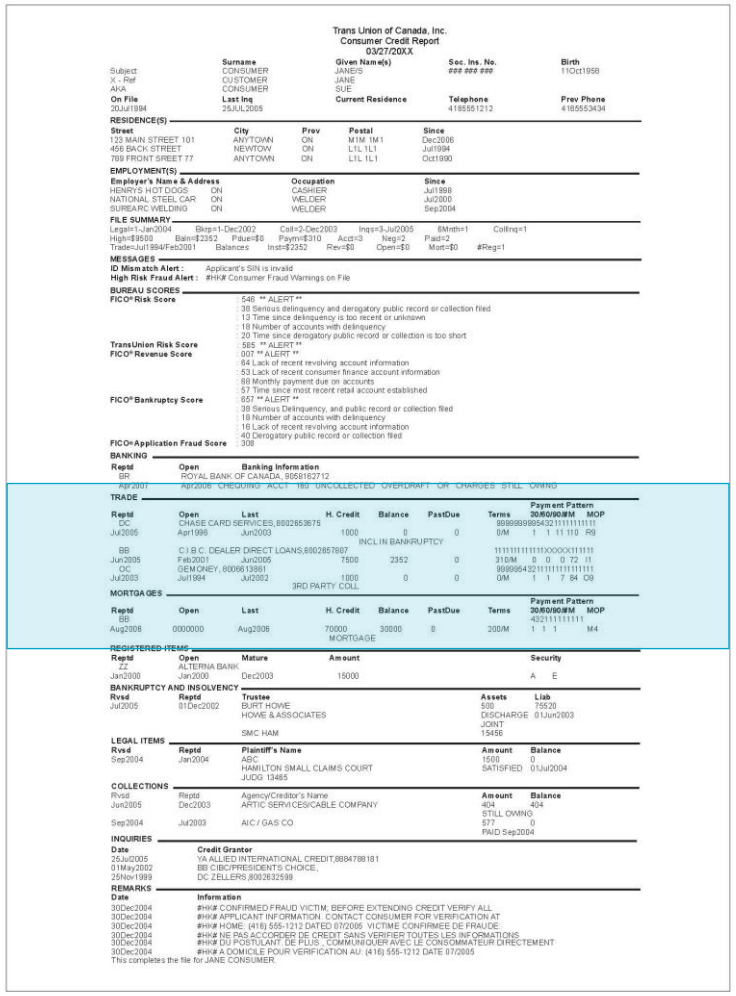
MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

310/M

The terms of the account indicate the frequency of the payment required. The possible codes could be:

- D – Deferred
- P – Single payment
- W – Weekly
- B – Bi-weekly
- A – Semi-monthly
- M – Monthly
- E – Bi-monthly
- T – Quarterly
- R – Tri-annually
- S – Semi-annually
- Y – Annually



Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4165551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2006
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRY'S HOT DOGS	ON	CASHIER	Jul1998
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

FILE SUMMARY

Legs=1-Jan2004 Bkrg=1-Dec2002 Call=2-Dec2003 Inqs=3-Jul2005 8Mnth=1 Collng=1
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High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 646 ** ALERT **
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TransUnion Risk Score : 565 ** ALERT **
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: 69 Monthly payment due on accounts
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FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058162712
Apr2001	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

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Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
			INCL IN BANKRUPTCY					
BB	C.I.B.C. DEALER DIRECT LOANS, 8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
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Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
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BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
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LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13485	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT, 8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS, 8002632599

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30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

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Trades and Mortgages – Payment Pattern

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
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OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

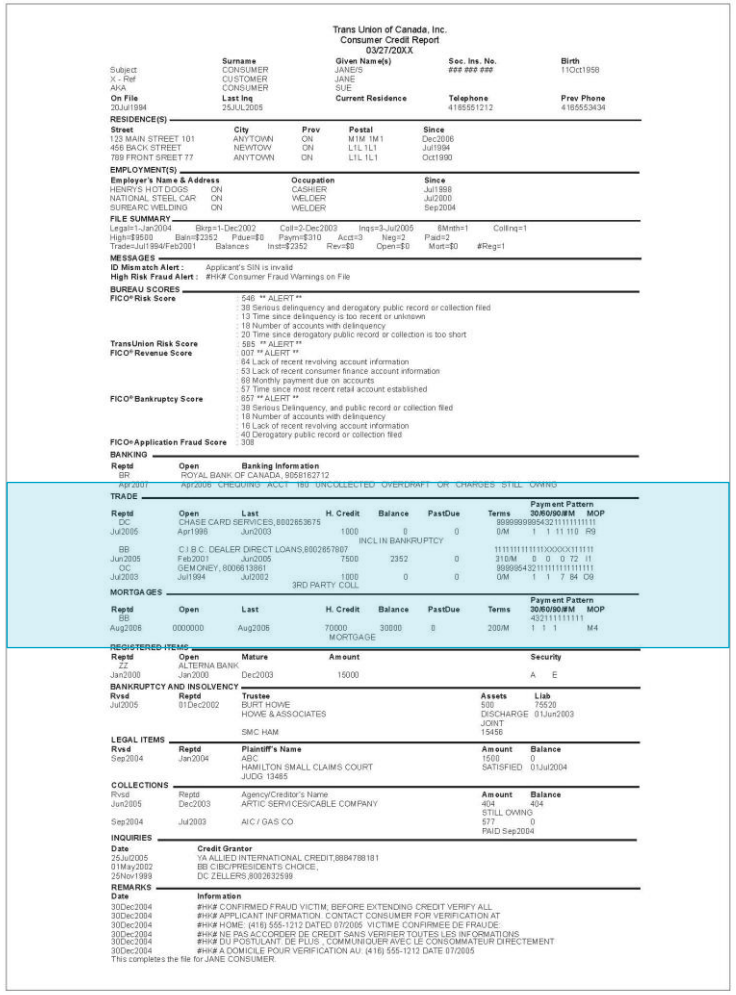
MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

999999999543211111111111

Payment Pattern:

- **24 months** of detailed history of payment ratings
- The most **current** reported entry is on the **left**
- Provides a summary of the historical status of the ratings



Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		

On File	Last Inq	Current Residence	Telephone	Prev Phone
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TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
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Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ		ALTERNA BANK		
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	74520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13485	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT, 8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS, 8002632599

REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE:
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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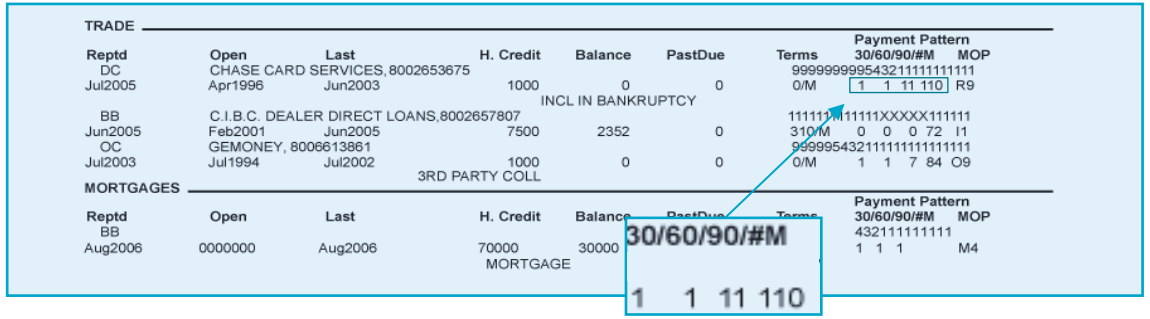
Trades and Mortgages – Counters



TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
DC	CHASE CARD SERVICES, 8002653675						999999999543211111111111	
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
			INCL IN BANKRUPTCY					
BB	C.I.B.C. DEALER DIRECT LOANS, 8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

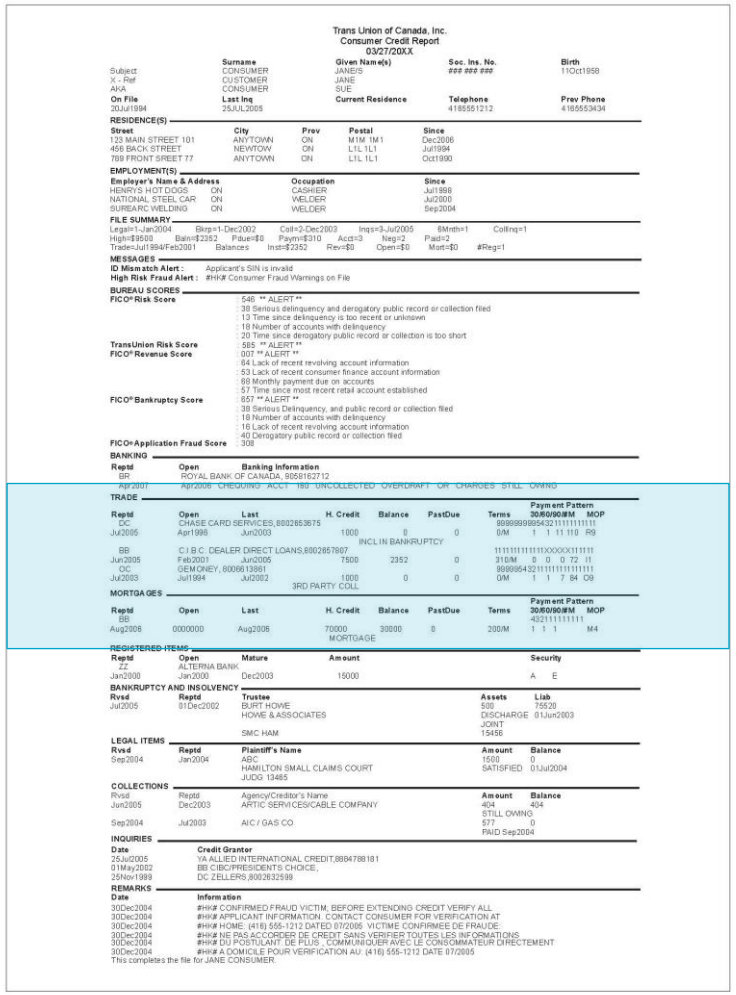
Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000			1 1 1	M4
			MORTGAGE					

30/60/90/#M

1 1 11 110

Payment Pattern:

- **24 months** of detailed history of payment ratings
- The most **current** reported entry is on the **left**
- Provides a summary of the historical status of the ratings



Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		

On File	Last Inq	Current Residence	Telephone	Prev Phone
20Jul1994	25JUL2005		4165551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2006
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRY'S HOT DOGS	ON	CASHIER	Jul1998
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

FILE SUMMARY

Legs=1-Jan2004 Bkrg=1-Dec2002 Call=2-Dec2003 Inqs=3-Jul2005 8Mnth=1 Collng=1
High=$9500 Balnc=$2352 Pdue=$0 Paymt=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES

ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 646 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
: 18 Number of accounts with delinquency
: 20 Time since derogatory public record or collection is too short

TransUnion Risk Score : 565 ** ALERT **

FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 69 Monthly payment due on accounts
: 57 Time since most recent retail account established

FICO® Bankruptcy Score : 857 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 16 Lack of recent revolving account information
: 40 Derogatory public record or collection filed

FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058162712
Apr2001	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
DC	CHASE CARD SERVICES, 8002653675						999999999543211111111111	
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
			INCL IN BANKRUPTCY					
BB	C.I.B.C. DEALER DIRECT LOANS, 8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	7520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13485	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT, 8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS, 8002632599

REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE:
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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Additional Context Available Within a Credit Report

Beyond the score, credit reports provide additional context about a consumer's credit history and financial profile.

Customers don't buy products. They buy solutions to risks they recognize.

The credit report provides context that can help organizations better understand a customer's financial profile and engage in more informed discussions

What a Credit Bureau Review Reveals

- Payment history and prior missed payments
- Existing installment and revolving debt obligations
- Loan-to-income and payment burden indicators
- History of vehicle financing and ownership patterns
- Potential financial vulnerabilities that could impact repayment ability

Examples of Insights That Support Customer Conversations

Life & Disability Protection

- Helps protect loan payments during covered life events
- Particularly relevant when customers have high financial obligations

GAP Protection

- Helps cover the difference between loan balance and vehicle value
- Valuable for customers financing a high percentage of the vehicle purchase

Extended Service Contract / Warranty

- Provides predictable repair costs
- Appeals to customers focused on budgeting and avoiding unexpected expenses

Maintenance Plans

- Allows customers to spread ownership costs into manageable monthly payments
- Supports vehicle reliability and resale value

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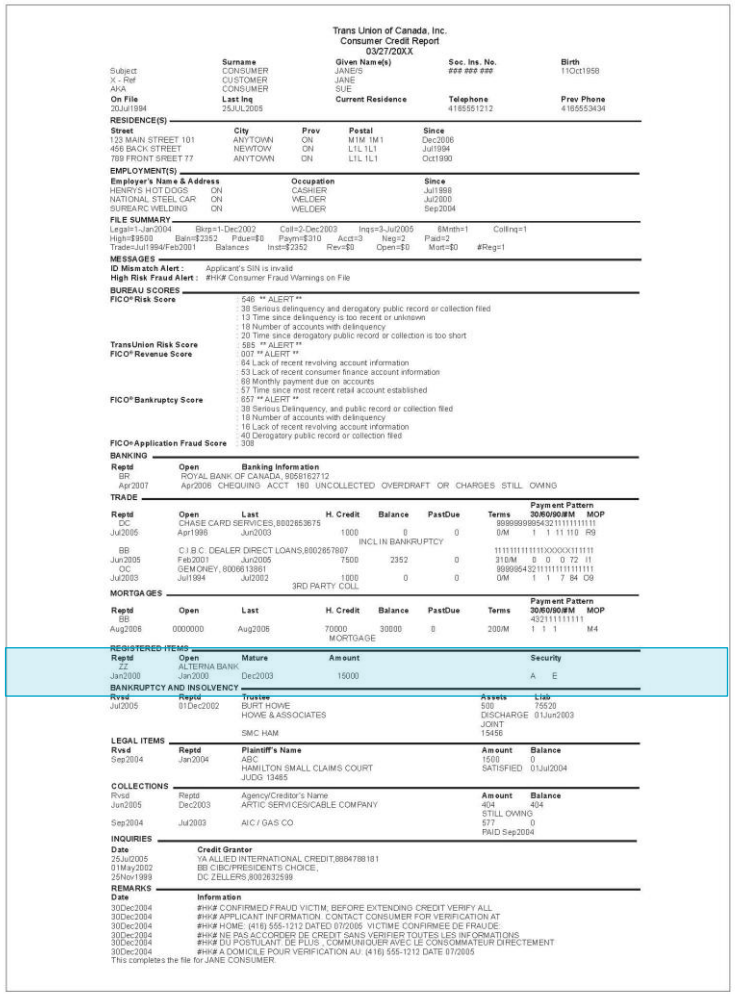
Registered Items

- This item is not rated
- Provides full detail of registration including security

REGISTERED ITEMS

REVISED	FILED	MATURITY	REGISTRATION #
03-05-2014	00-03-2013	Y	47854985
NAME C.I.B.C.		NO. DC931107	
PHONE 8006868224		ACCT 47854985	
ORIG BAL 23,675		CUR	PST DUE
PAYMENT		FREQUENCY	
RATING ITEM TYPE SV REG GOODS		SECURITY CONSUMER	



Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4185551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2006
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRY'S HOT DOGS	ON	CASHIER	Jul1998
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

FILE SUMMARY

Legs=1-Jan2004 Bkrg=1-Dec2002 Coll=2-Dec2003 Inqs=3-Jul2005 8Mnth=1 Colling=1
High=$9500 Balnr=$2352 Pdue=$0 Paymr=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES

ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 646 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
: 18 Number of accounts with delinquency
: 20 Time since derogatory public record or collection is too short
TransUnion Risk Score : 565 ** ALERT **
FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 69 Monthly payment due on accounts
: 57 Time since most recent retail account established
FICO® Bankruptcy Score : 857 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 16 Lack of recent revolving account information
: 40 Derogatory public record or collection filed
FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058182712
Apr2007	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWNG

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
DC	CHASE CARD SERVICES,8002653675						999999985432111111111	
Jul2005	Apr1998	Jun2003	1000	0	0	0/M	1 1 11 110	R9
			INCL IN BANKRUPTCY					
BB	C.I.B.C. DEALER DIRECT LOANS,8002867807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72 11	
OC	GEMONEY, 8006613981						999965432111111111111	
Jul2003	Jul1984	Jul2002	1000	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	75520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13485	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWNING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS,8002632599

REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE:
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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Bankruptcy and/or Proposals

- Maintained on the consumer's file in compliance with the provincial regulations

BANKRUPTCY AND SOLVENCY

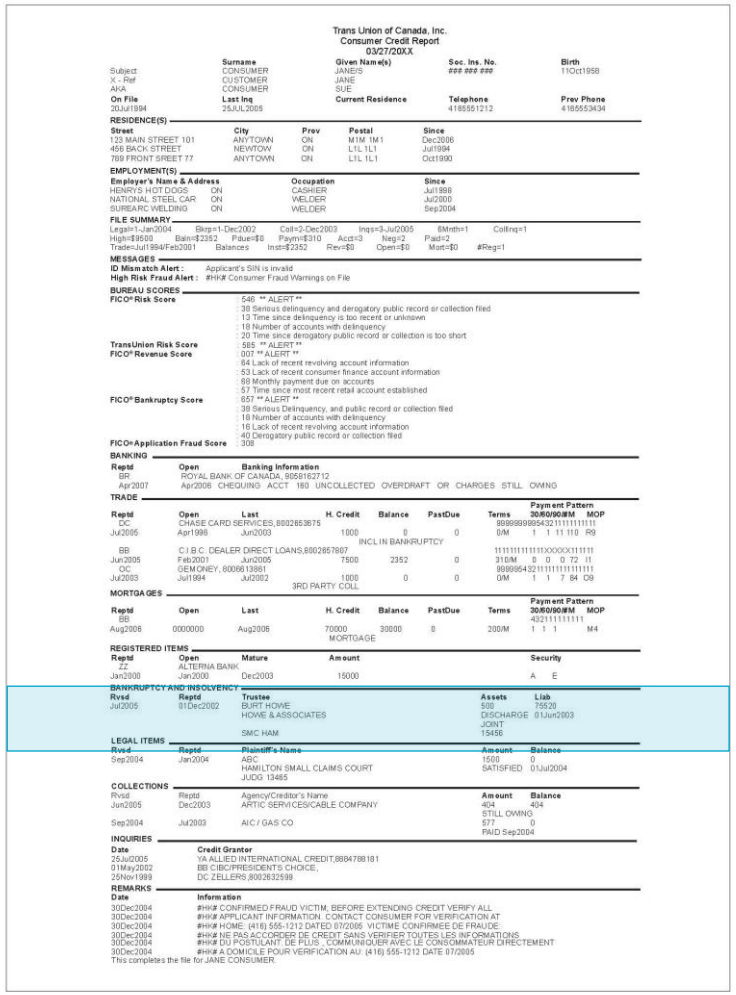
Date Revised 03-05-2014 Reported 02-06-2013 Discharged 29-04-2014

Assets 5,000 Liabilities 30,000 CONSUMER BANKRUPT

Trustee BDO

Region TORONTO Case COURT Ref 31-65478

Division DIVISION Type



Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Name(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4185551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2006
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRY'S HOT DOGS	ON	CASHIER	Jul1998
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

FILE SUMMARY

Legs=1-Jan2004 Bkrp=1-Dec2002 Call=2-Dec2003 Inqs=3-Jul2005 8Mnth=1 Collng=1
High=$9500 Balnc=$2352 Pdue=$0 Paymt=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES

ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 646 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
: 18 Number of accounts with delinquency
: 20 Time since derogatory public record or collection is too short

TransUnion Risk Score : 565 ** ALERT **

FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 69 Monthly payment due on accounts
: 57 Time since most recent retail account established

FICO® Bankruptcy Score : 857 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 16 Lack of recent revolving account information
: 40 Derogatory public record or collection filed

FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058182712
Apr2007	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWNG

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
DC	CHASE CARD SERVICES,8002653675						998999985432111111111	
Jul2005	Apr1998	Jun2003	1000	0	0	0/M	1 1 11 110	R9
				INCL IN BANKRUPTCY				
BB	C.I.B.C. DEALER DIRECT LOANS,8002657807						111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613981						998986432111111111111111	
Jul2003	Jul1984	Jul2002	1000	0	0	0/M	1 1 7 84	O9
		3RD PARTY COLL						

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	76520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13485	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWNING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS,8002632599

REMARKS

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30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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Legal Items

- Maintained on the consumer's file in compliance with the provincial regulations

JUDGMENT

Revised	Reported	Satisfied	Amount	Balance
03-06-2014	01-06-2013	03-05-2014	8,539	

Plaintiff PLAINTIFF

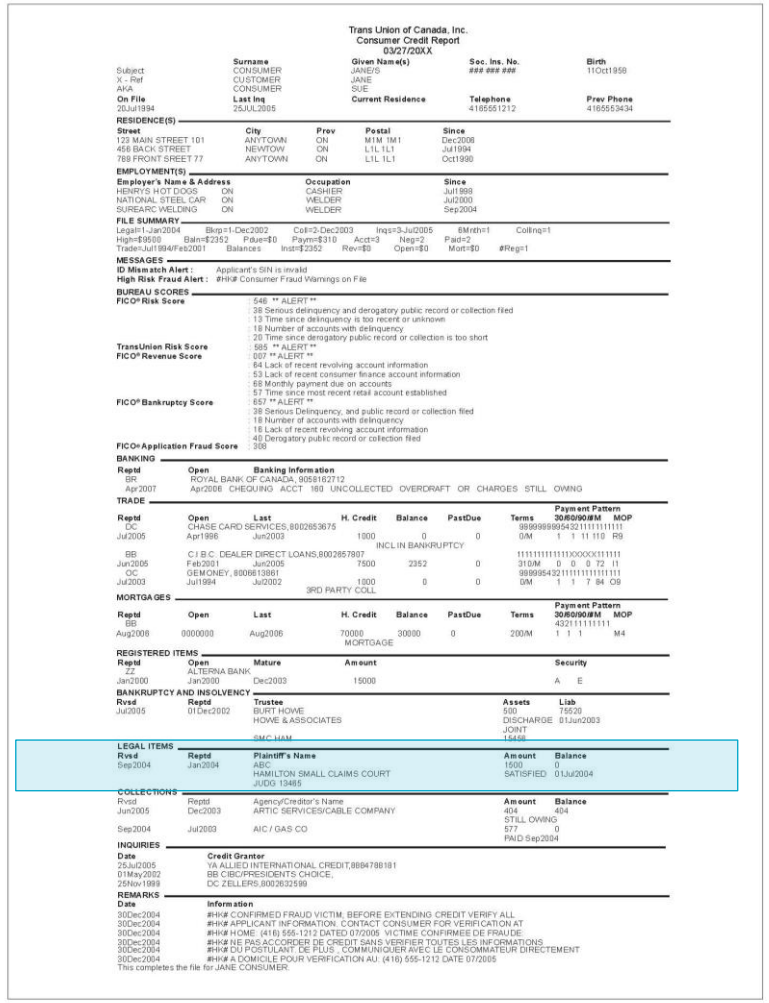
Lawyer AGENT

3rd Party

Case No 7485/343

Reference WINDDC

BALANCE NOT AVAILABLE



Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Nam(es)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4165551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2008
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
768 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1990

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRYS HOT DOGS	ON	CASHIER	Jul1998
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

FILE SUMMARY

Legal=1-Jan2004 Bkrp=1-Dec2002 Coll=2-Dec2003 Inqs=3-Jul2005 6Mnth=1 Collnq=1
High=$9500 Baln=$2352 Pdue=$0 Paym=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES

ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 546 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
: 18 Number of accounts with delinquency
: 20 Time since derogatory public record or collection is too short

TransUnion Risk Score : 585 ** ALERT **

FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 68 Monthly payment due on accounts
: 57 Time since most recent retail account established

FICO® Bankruptcy Score : 657 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 18 Lack of recent revolving account information
: 40 Derogatory public record or collection filed

FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058162712
Apr2007	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
OC	CHASE CARD SERVICES,8002653675					999999999543211111111111		
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
			INCL IN BANKRUPTCY					
BB	C I B C DEALER DIRECT LOANS,8002857897					111111111111111XXXXX111111		
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613861					999995432111111111111111		
Jul2003	Jul1994	Jul2002	1800	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE 01Jun2003 JOINT 15458	75520

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13465	1500 SATISFIED 01Jul2004	0

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Granter
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS,8002632599

REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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Collection Information

COLLECTION

Date Reported 00-05-2012 ~~Verified 03-05-2012~~

~~Member No~~ Agency ABC

Creditor ABC

Account No Type INDIVIDUAL

Amount 1,500 Balance 1,500

STILL OWING/ACCOUNT NOT PAID

Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Nam(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4165551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2008
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1988

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRYS HOT DOGS	ON	CASHIER	Jul1988
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

FILE SUMMARY

Legal=1-Jan2004 Bkrp=1-Dec2002 Coll=2-Dec2003 Inqs=3-Jul2005 6Mnth=1 Collnq=1
High=$9500 Baln=$2352 Pdue=$0 Paym=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES

ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 546 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
: 18 Number of accounts with delinquency
: 20 Time since derogatory public record or collection is too short

TransUnion Risk Score : 585 ** ALERT **

FICO® Revenue Score : 607 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 68 Monthly payment due on accounts
: 57 Time since most recent retail account established

FICO® Bankruptcy Score : 657 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 18 Lack of recent revolving account information
: 40 Derogatory public record or collection filed

FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058162712
Apr2007	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
OC	CHASE CARD SERVICES,8002653675						999999999543211111111111	
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
			INCL IN BANKRUPTCY					
BB	C I B C DEALER DIRECT LOANS,8002857897						111111111111111XXXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72 11	
OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1800	0	0	0/M	1 1 7 84	O9
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES< 5MC HAM	500 DISCHARGE JOINT 15456	75520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 19465	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS,8002632599

REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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Inquiries

INQUIRIES

DATE	~~MEMBER NO~~.	NAME
24-04-2014	~~903BB8700~~	ROYAL BANK OF CANADA

Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Nam(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4165551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2008
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
789 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1980

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRYS HOT DOGS	ON	CASHIER	Jul1998
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

FILE SUMMARY

Legal=1-Jan2004 Bkrp=1-Dec2002 Coll=2-Dec2003 Inqs=3-Jul2005 6Mnth=1 Collnq=1
High=$9500 Baln=$2352 Pdue=$0 Paym=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES

ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 546 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
: 18 Number of accounts with delinquency
: 20 Time since derogatory public record or collection is too short

TransUnion Risk Score : 585 ** ALERT **

FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 68 Monthly payment due on accounts
: 57 Time since most recent retail account established

FICO® Bankruptcy Score : 657 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 18 Lack of recent revolving account information
: 40 Derogatory public record or collection filed

FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058162712
Apr2007	Apr2006	CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
CC	CHASE CARD SERVICES, 8002653675					999999999543211111111111		
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 1 11 110	R9
			INCL IN BANKRUPTCY					
BB	C I B C DEALER DIRECT LOANS, 8002857897					111111111111111XXXXX111111		
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72	I1
OC	GEMONEY, 8006613861					999995432111111111111111		
Jul2003	Jul1994	Jul2002	1800	0	0	0/M	1 1 7 84	O9
		3RD PARTY COLL						

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	75520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13465	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Granter
25Jul2005	YA ALLIED INTERNATIONAL CREDIT, 8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS, 8002632599

REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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Remarks

REMARKS

Date	**CONFIRMED VICTIM STATEMENT**
30Dec2012	#HK# Confirmed fraud victim; before extending credit verify all applicant information. Contact me for verification at home: (905) 222-1212 or work(905) 333-1313. Dated 01/2013 This completes the file for ROBERT CONSUMER.

Trans Union of Canada, Inc.
Consumer Credit Report
03/27/20XX

	Surname	Given Nam(s)	Soc. Ins. No.	Birth
Subject	CONSUMER	JANE/S	### ### ###	11Oct1958
X - Ref	CUSTOMER	JANE		
AKA	CONSUMER	SUE		
On File	**Last Inq**	**Current Residence**	**Telephone**	**Prev Phone**
20Jul1994	25JUL2005		4165551212	4165553434

RESIDENCE(S)

Street	City	Prov	Postal	Since
123 MAIN STREET 101	ANYTOWN	ON	M1M 1M1	Dec2008
456 BACK STREET	NEWTOW	ON	L1L 1L1	Jul1994
768 FRONT SREET 77	ANYTOWN	ON	L1L 1L1	Oct1988

EMPLOYMENT(S)

Employer's Name & Address		Occupation	Since
HENRYS HOT DOGS	ON	CASHIER	Jul1998
NATIONAL STEEL CAR	ON	WELDER	Jul2000
SUREARC WELDING	ON	WELDER	Sep2004

FILE SUMMARY

Legal=1-Jan2004 Bkrp=1-Dec2002 Coll=2-Dec2003 Inqs=3-Jul2005 6Mnth=1 Collinq=1
High=$9500 Baln=$2352 Pdue=$0 Paym=$310 Acct=3 Neg=2 Paid=2
Trade=Jul1994/Feb2001 Balances Inst=$2352 Rev=$0 Open=$0 Mort=$0 #Reg=1

MESSAGES

ID Mismatch Alert : Applicant's SIN is invalid
High Risk Fraud Alert : #HK# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score : 546 ** ALERT **
: 38 Serious delinquency and derogatory public record or collection filed
: 13 Time since delinquency is too recent or unknown
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: 20 Time since derogatory public record or collection is too short

TransUnion Risk Score : 585 ** ALERT **

FICO® Revenue Score : 007 ** ALERT **
: 64 Lack of recent revolving account information
: 53 Lack of recent consumer finance account information
: 68 Monthly payment due on accounts
: 57 Time since most recent retail account established

FICO® Bankruptcy Score : 657 ** ALERT **
: 38 Serious Delinquency, and public record or collection filed
: 18 Number of accounts with delinquency
: 18 Lack of recent revolving account information
: 40 Derogatory public record or collection filed

FICO® Application Fraud Score : 308

BANKING

Reptd	Open	Banking Information
BR		ROYAL BANK OF CANADA, 9058162712
Apr2007	Apr2006	CHEQUING ACCT 160 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

TRADE

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
CC	CHASE CARD SERVICES,8002653675						999999999543211111111111	
Jul2005	Apr1996	Jun2003	1000	0	0	0/M	1 11 110 R9	
			INCL IN BANKRUPTCY					
BB	C I B C DEALER DIRECT LOANS,8002857897						111111111111110XXXX111111	
Jun2005	Feb2001	Jun2005	7500	2352	0	310/M	0 0 0 72 11	
OC	GEMONEY, 8006613861						999995432111111111111111	
Jul2003	Jul1994	Jul2002	1800	0	0	0/M	1 1 7 84 C9	
			3RD PARTY COLL					

MORTGAGES

Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/M	MOP
BB							432111111111	
Aug2006	0000000	Aug2006	70000	30000	0	200/M	1 1 1	M4
			MORTGAGE					

REGISTERED ITEMS

Reptd	Open	Mature	Amount	Security
ZZ	ALTERNA BANK			
Jan2000	Jan2000	Dec2003	15000	A E

BANKRUPTCY AND INSOLVENCY

Rvsd	Reptd	Trustee	Assets	Liab
Jul2005	01Dec2002	BURT HOWE HOWE & ASSOCIATES SMC HAM	500 DISCHARGE JOINT 15456	75520 01Jun2003

LEGAL ITEMS

Rvsd	Reptd	Plaintiff's Name	Amount	Balance
Sep2004	Jan2004	ABC HAMILTON SMALL CLAIMS COURT JUDG 13465	1500 SATISFIED	0 01Jul2004

COLLECTIONS

Rvsd	Reptd	Agency/Creditor's Name	Amount	Balance
Jun2005	Dec2003	ARTIC SERVICES/CABLE COMPANY	404 STILL OWING	404
Sep2004	Jul2003	AIC / GAS CO	577 PAID Sep2004	0

INQUIRIES

Date	Credit Grantor
25Jul2005	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2002	BB CIBC/PRESIDENTS CHOICE,
25Nov1999	DC ZELLERS,8002632599

REMARKS

Date	Information
30Dec2004	#HK# CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL
30Dec2004	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
30Dec2004	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE
30Dec2004	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
30Dec2004	#HK# DU POSTULANT. DE PLUS... COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
30Dec2004	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005

This completes the file for JANE CONSUMER.

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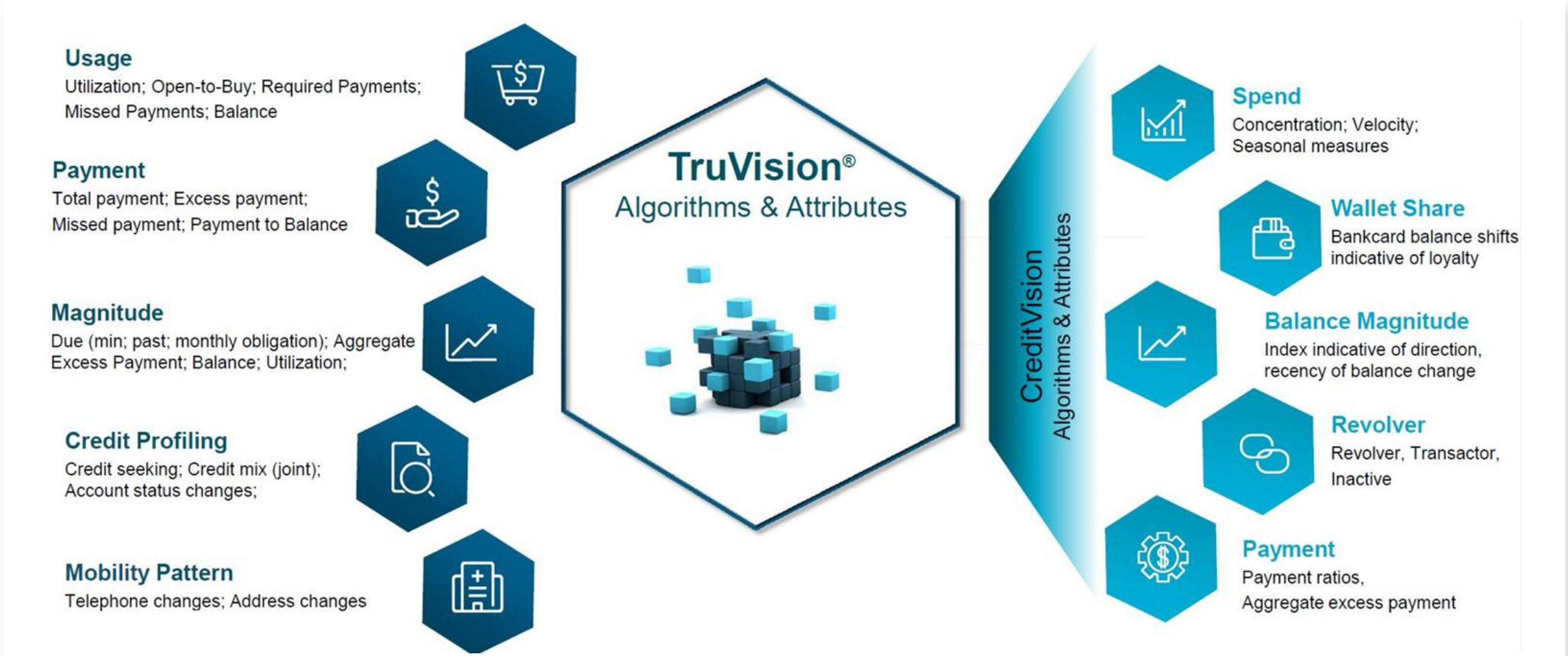
TruVision - What is Trended Data?



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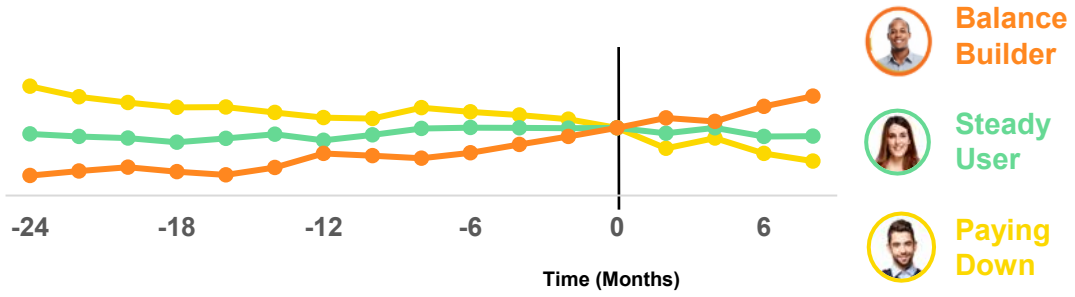
TruVision – Evolution of TU's trended suite built using pre & post-pandemic data. TVRS helps support the Auto vertical driving profitable strategies across the lifecycle

What is CreditVision?



Traditional scores would suggest similar risk; however, despite similar balances today, three different pictures emerge

Time series view of:

- Credit limit & balance
- Minimum & actual payments
- Deduced spend
- Delinquencies

Predictive insights like:

- Revolving vs. transacting
- Payment behavior
- Deduced spend
- Risk & bankruptcy scores

What is new with TruVision?

- Market shifts post pandemic
- Voice of customer (VOC)
- Recency of data & new inquiries
- New trended data
- Machine learning techniques

1 New Trended Risk Score

Improved Performance across segments including New to Credit

2 New Trended Algorithms

Payment magnitude & payment to balance ratios

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Trended Algorithms & Enriched Attributes

CreditVision suite of solutions can help you to make profitable decisions across the Credit lifecycle

Algorithms & Attributes

Algos + Attributes
Analyze and predict credit behaviour with improved accuracy

Acquisition campaigns

- Identify profitable segments
- Increase approval rates
- Tailor campaign approach

Adjudication

- Drive better strategies by channel
- Expand approved universe and reduce manual review
- Differentiate your offers (products, limits, pricing etc.)

Account management

- Enhance Authorization strategies
- Improve Limit, Pricing and Pre-Delinquency rules
- Enhance Account Closure and Inactive Strategies

Collections

- Implement differentiated Early & Late-stage strategies
- Identify consumers with capacity to pay
- Prioritize whom to contact for better results

Supports Compliance Programs

- We develop and review stress testing scenarios based on compliance and regulatory requirements

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Supporting Smarter Decisions Across the Auto Finance Ecosystem

Declining Contact Rates & Right-Party Contact Challenges	Consumer Affordability Pressure & Credit Risk Management.	Identity Fraud & Application Integrity	Customer Acquisition & Marketing Efficiency
Solutions	**Solutions**	**Solutions**	**Solutions**
• Address and Telephone Trace • Trusted Call Solutions	• TruVision Trended Risk Score TruVision™	• TruValidate TruValidate™	• Credit Report Characteristics (CRC's) • Mixed Media Modelling (MMM) • Aggregate Data
TransUnion data solutions can help organizations maintain more current customer contact information and support customer location and outreach strategies as part of their broader operational processes.	TransUnion solutions can provide deeper insight into consumer credit behavior and trends to support more informed lending decisions and risk assessment strategies.	TransUnion provides tools that may help organizations assess identity-related risk and support fraud mitigation efforts as part of their overall fraud management strategy.	TransUnion consumer and market insights can help organizations identify audiences that may align with their acquisition objectives, subject to applicable laws and permissible use requirements.

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Supporting Smarter Decisions Across the Auto Finance Ecosystem

Competitive Growth & Market Share Pressure	Portfolio Performance & Retention	Responsible Lending Expectations
Solutions	**Solutions**	**Solutions**
• Aggregate Data • Industry Benchmarking & Analytics	• Validations • Data Append • Dynamic Monitoring	• Full Credit Report • TruValidate
Industry and market intelligence can help organizations benchmark performance, understand market dynamics, and identify potential growth opportunities.	TransUnion solutions can assist organizations in monitoring portfolio trends and identifying customer segments for retention and engagement initiatives.	TruValidate™ TransUnion provides data and analytical tools that may support organizations' risk management, governance, and decisioning processes. Customers remain responsible for compliance with applicable laws, regulations, and internal policies.

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Please leave any questions in the chat.

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Thank you!

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