



The TransUnion Canada  
Consumer Credit Report

# TransUnion Information Session

July 2026



*This webinar is provided by Trans Union of Canada, Inc. for general informational purposes only. It does not constitute legal, credit, or business advice, it should not be relied upon as such, and it creates no obligation or duty on the part of TransUnion. Nothing said or shown during this session, including in any live discussion or Q&A, amends, supplements, or varies any agreement between you and TransUnion, and nothing in it authorizes any use of TransUnion products, credit reports, scores, or data other than as expressly permitted by that agreement and by applicable law.*

*This material may not be applicable or suitable for your specific circumstances or needs. You remain solely responsible for determining and meeting your own legal and regulatory obligations, including obtaining consumer consent and establishing a permissible purpose before requesting a consumer credit report. You are advised to consult your own counsel regarding those obligations.*



# 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

Initial Public Offering, June, 2015

Headquartered in Chicago, USA. TU Canada in Burlington, ON.

Employing over 13,000 people worldwide

Global footprint with presence in over 33 countries on 5 continents

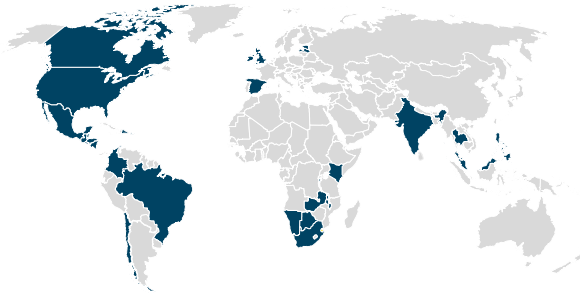
Maintaining consumer profiles on an estimated 1 billion consumers around the globe

# 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

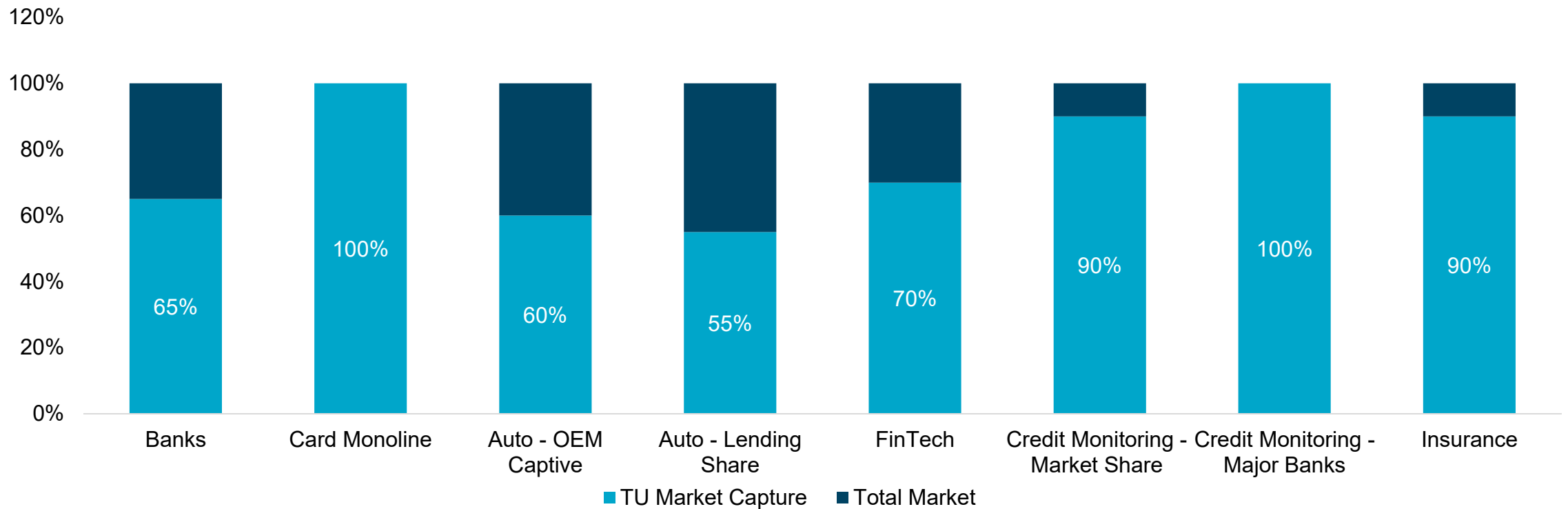
Drive share of wallet



# 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



# 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



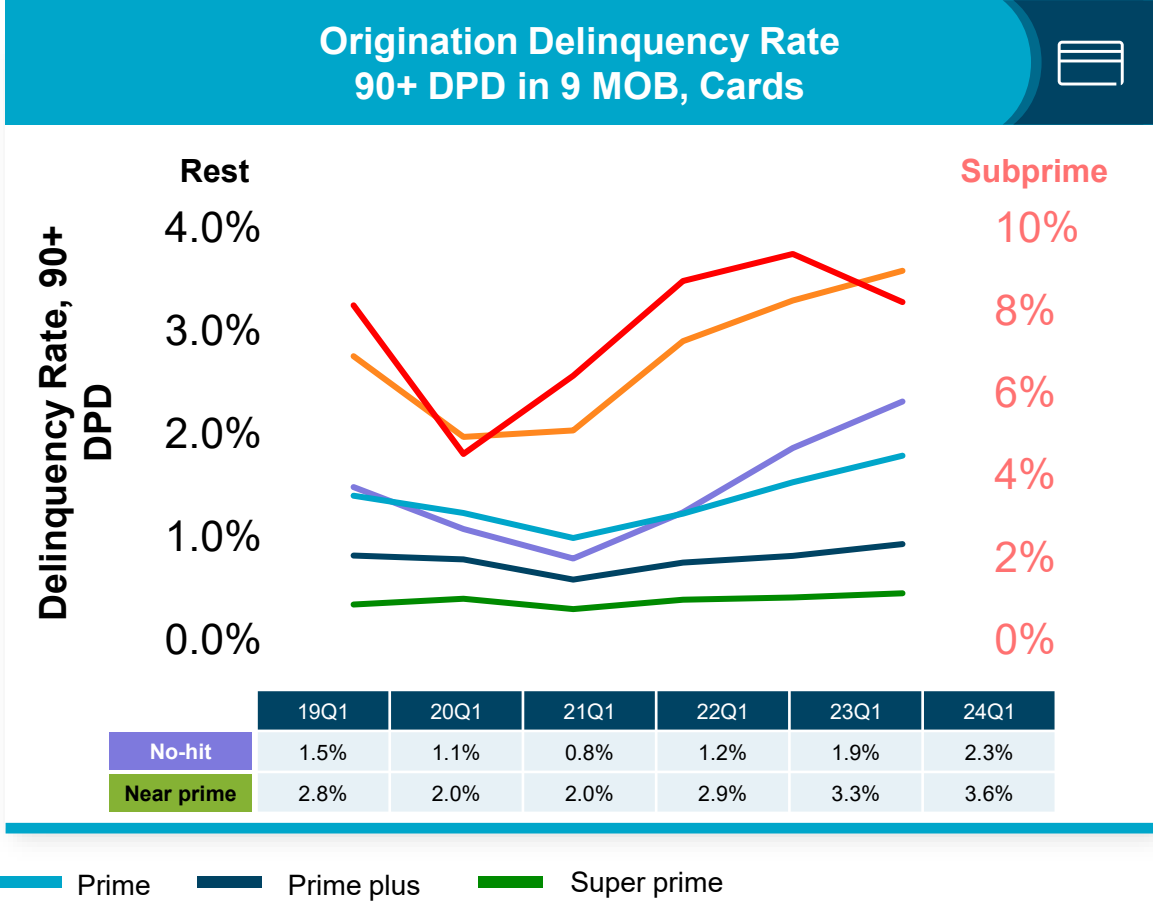
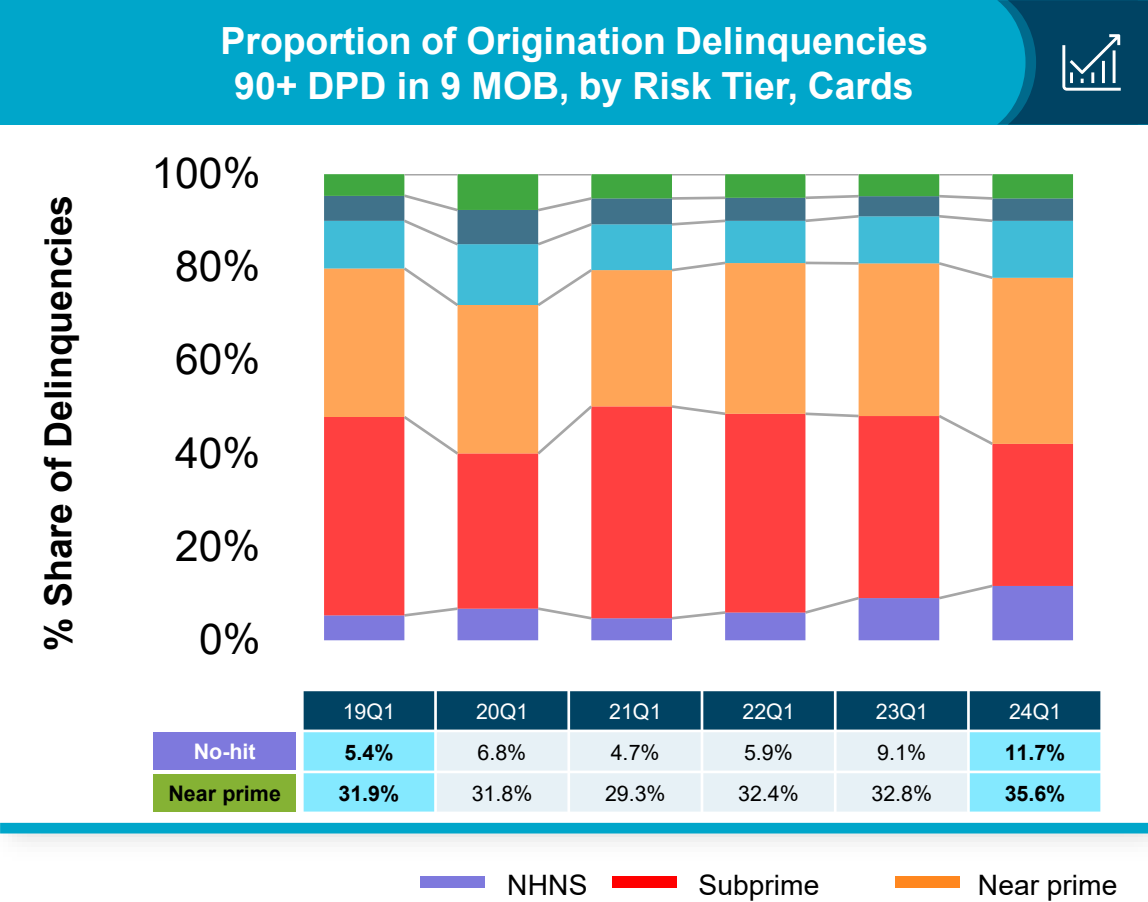
# Auto Finance

|                                        | 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      |

# Auto Fraud Insights



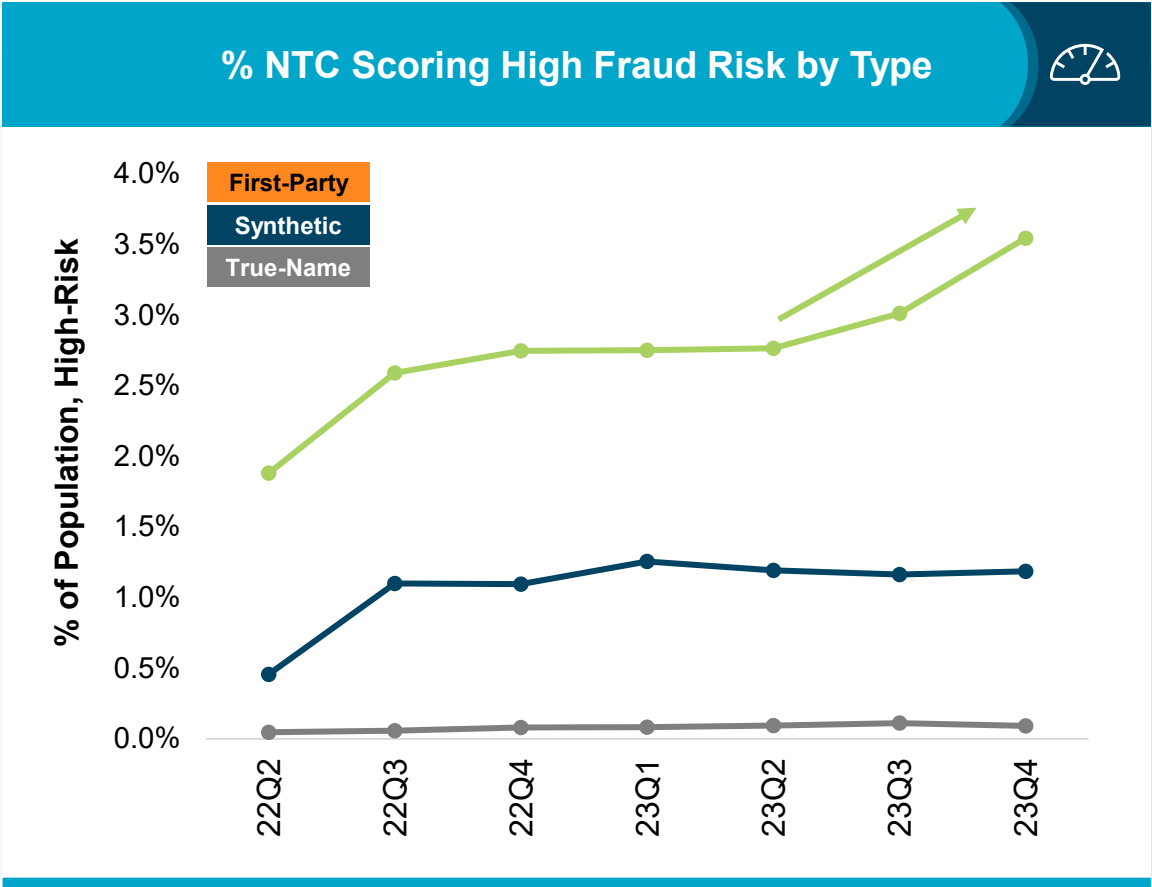
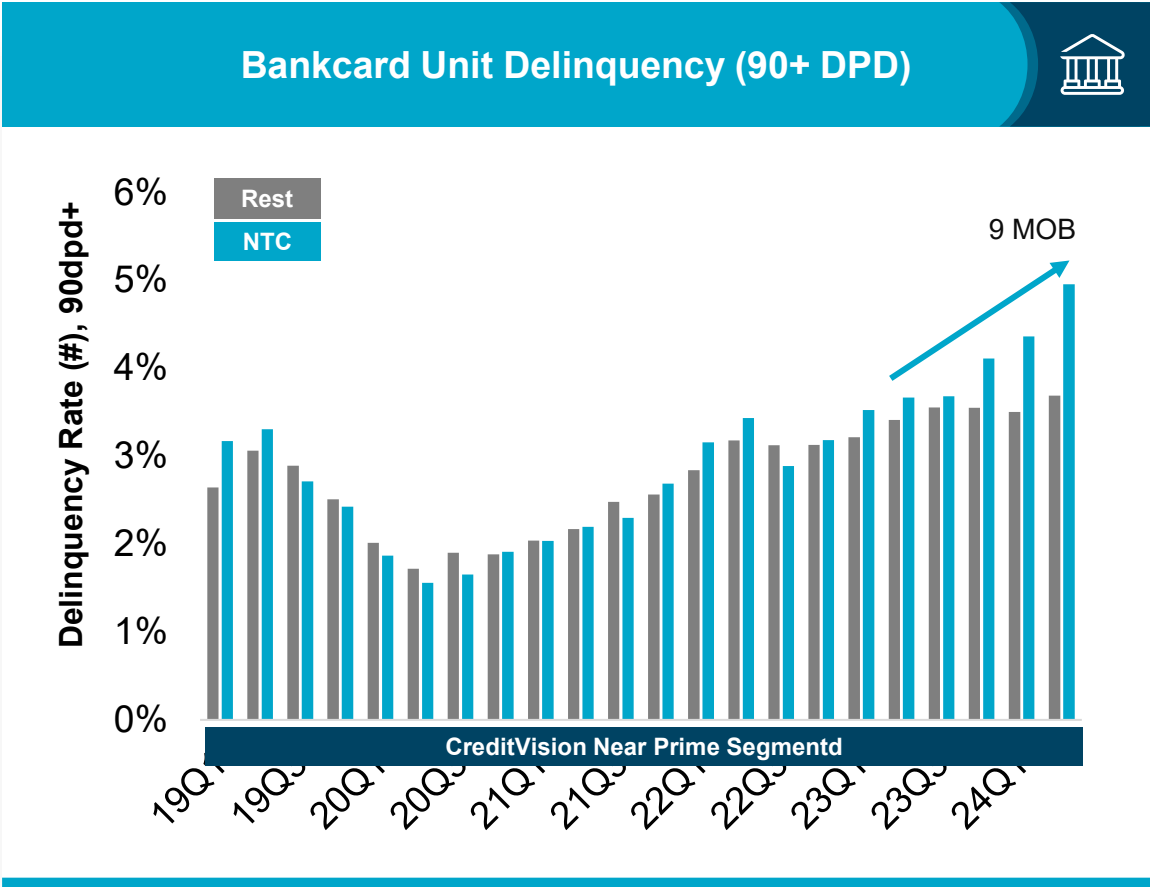
# The no-hit and near prime segments have shown weaker performances in recent vintages, encapsulating a larger share of total delinquencies



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



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

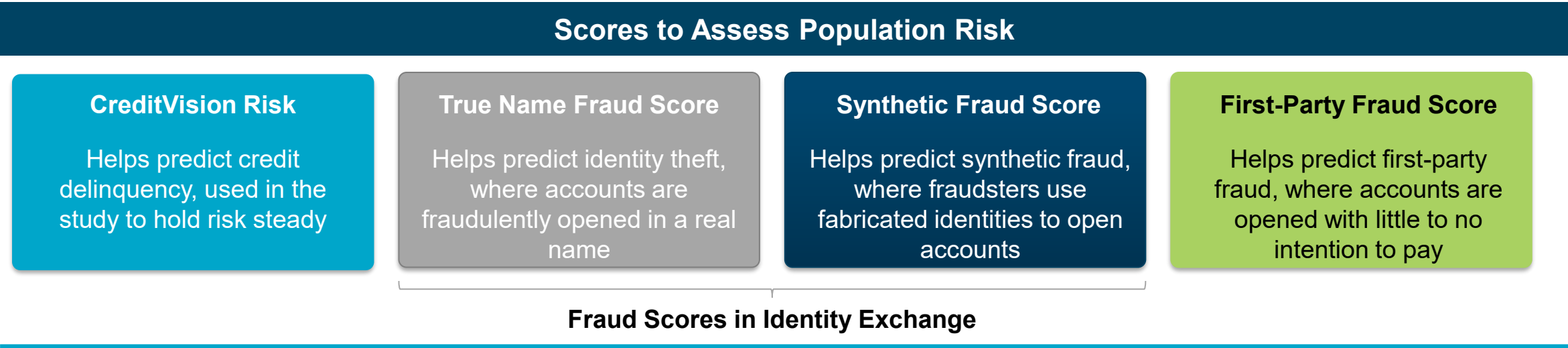


CreditVision® risk score: Near prime = 640-719  
NTC: Credit history is less than 24 months, Rest: Credit history is ≥ 24 months



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

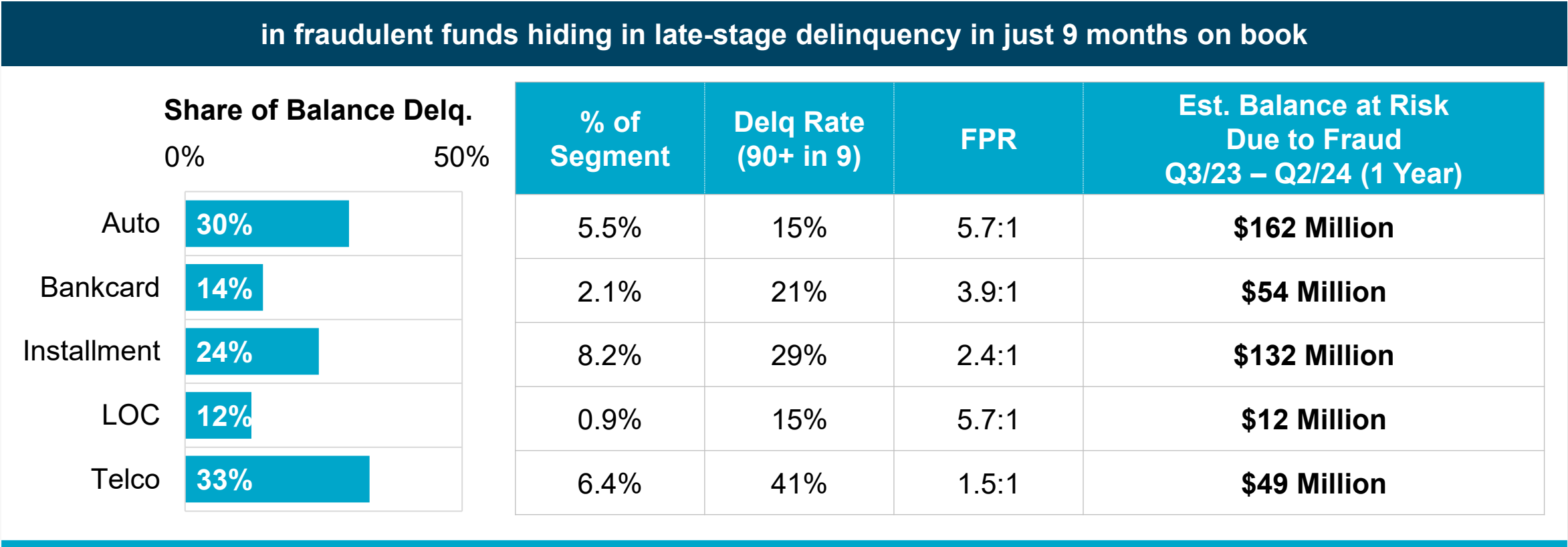
|            |                                                                                                                                                                                                                                                                             |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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   | <ul style="list-style-type: none"><li>• Our internal study examined opened non-mortgage credit products from Q2 2022 to Q3 2024 and their fraud risk mix</li><li>• We then inspected the consequential delinquency by fraud risk while holding credit risk stable</li></ul> |



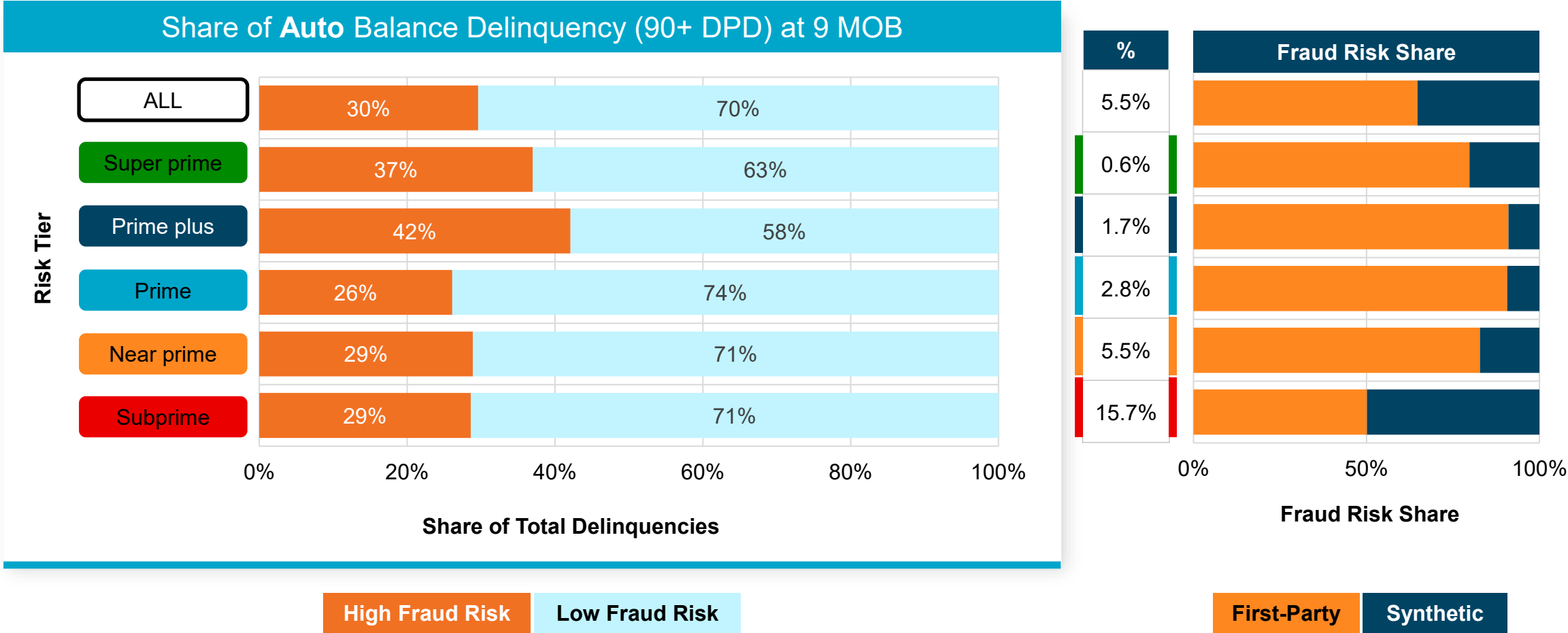
# Fraud hiding in late-stage delinquency is leading to hundreds of millions worth of losses for the industry across a wide range of products

**! \$409 Million !**

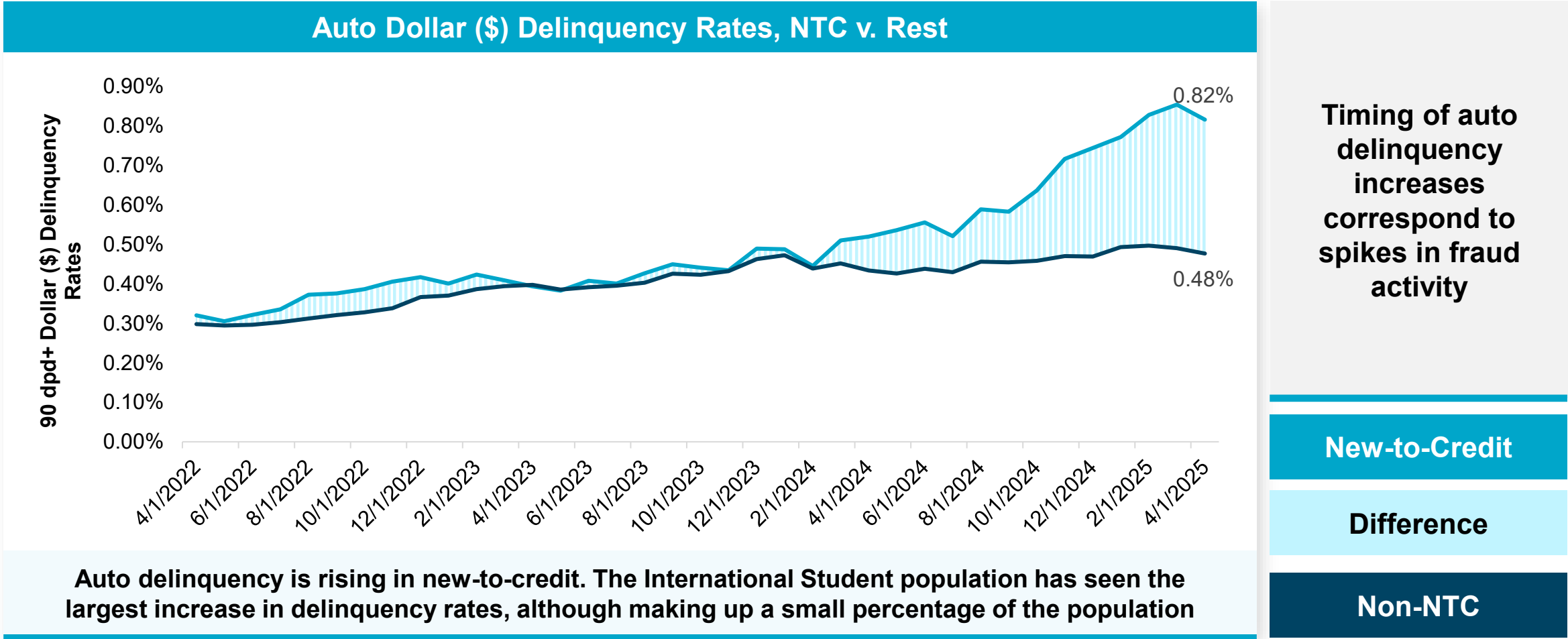
Source: Transunion Credit Industry Insights



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

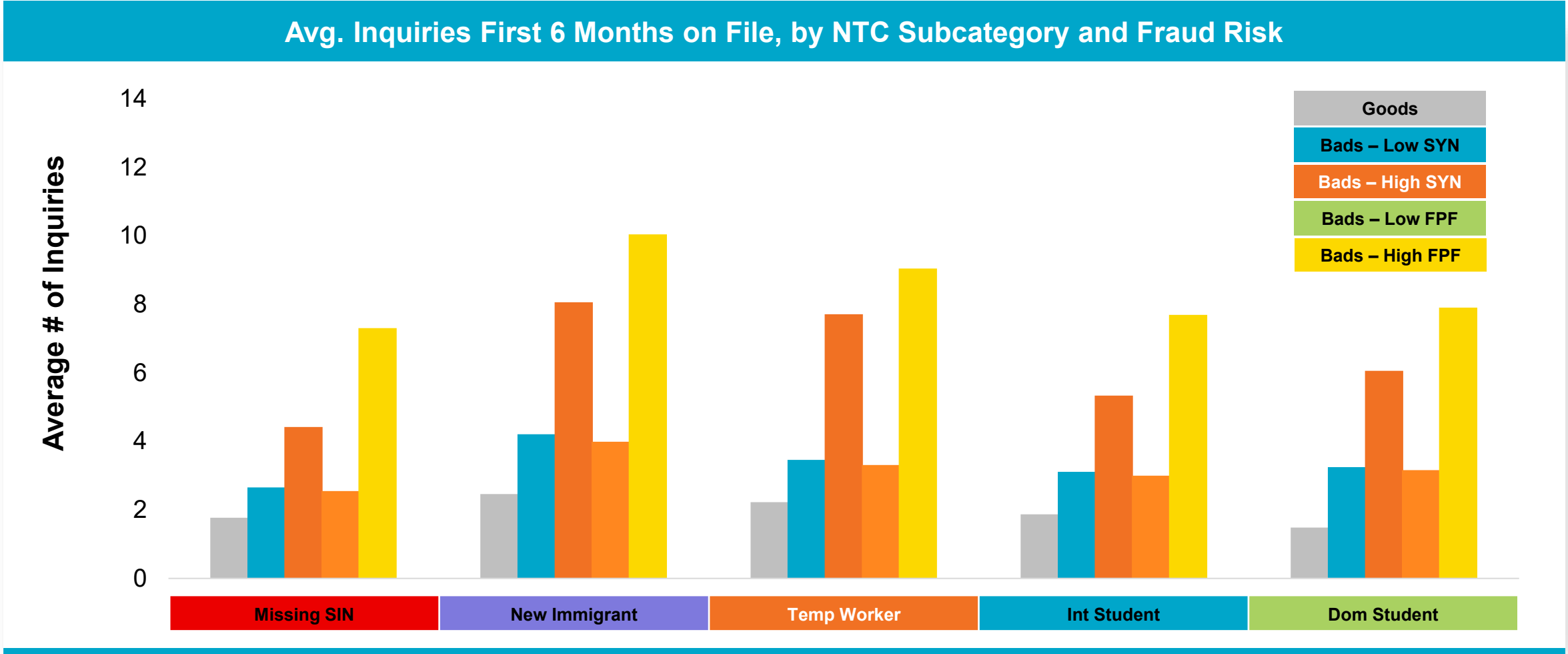


# Auto balance delinquency rates have risen largely from the new-to-credit segment, increasing the deviation compared to Non-NTC



**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.



# 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

# 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                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div><b>New Regulatory Requirements</b></div> <div>Dealerships that finance or lease passenger vehicles must comply with FINTRAC's anti-money laundering and anti-terrorist financing regulations.</div>                      | <div><b>Prepare for Regulatory Examinations</b></div> <div>FINTRAC has authority to review dealership compliance programs, customer identification processes, reporting procedures, and recordkeeping practices.</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <div><b>Know Your Customer (KYC) Obligations</b></div> <div>Dealers must verify customer identities and maintain supporting documentation before completing qualifying financing or leasing transactions.</div>               | <div><b>Avoid Financial and Reputational Risk</b></div> <div>Non-compliance can result in administrative penalties, increased scrutiny, and reputational damage.</div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <div><b>Combat Fraud and Money Laundering</b></div> <div>Enhanced identity verification helps detect synthetic identities, stolen identities, suspicious activity, and potential financial crime before funding occurs.</div> | <div> Verify customer identity with greater confidence</div> <div> Cross-reference customer information against credit bureau data</div> <div> Identify potential fraud indicators early in the application process</div> <div> Create a stronger audit trail for compliance reviews</div> <div> Support responsible lending decisions while improving portfolio quality</div> |
| <div><b>Recordkeeping and Reporting Requirements</b></div> <div>Dealers are required to maintain records and report specific transactions or suspicious activities to FINTRAC when required.</div>                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |



# 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.**



# 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



# 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%                                          |





# Online Credit Bureau File

## Registered Items

## Bankruptcy & Solvency

## Legal Items

## Collections

## Inquiries

## Remarks

| Trans Union of Canada, Inc.<br>Consumer Credit Report<br>03/27/20XX                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
|------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------|---------------------------------------|--------------------------|-------------------------------|-----------|--|
| Subject<br>X - Ref<br>AKA<br>On File<br>20JUL1994                                        | Surname<br>CONSUMER<br>CUSTOMER<br>CONSUMER<br>Last Inq<br>25JUL2005                                                                                                                                                                                                                                                                                                                                                                              | Given Name(s)<br>JANE'S<br>JANE<br>SUE                                                | Sec. Ins. No.<br>### ### ###            | Birth<br>11Oct1959                     |                                       |                          |                               |           |  |
| Current Residence                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        | Telephone<br>4165551212               | Prev Phone<br>4165552345 |                               |           |  |
| RESIDENCE(S)                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Street<br>125 MAIN STREET 101<br>455 BACK STREET<br>789 FRONT STREET 77                  | City<br>ANYTOWN<br>NEWTOWN<br>ANYTOWN                                                                                                                                                                                                                                                                                                                                                                                                             | Prov<br>ON<br>ON<br>ON                                                                | Postal<br>M1M 1M1<br>L1L 1L1<br>L1L 1L1 | Since<br>Dec2008<br>Jul1994<br>Oct1990 |                                       |                          |                               |           |  |
| EMPLOYMENT(S)                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Employer's Name & Address<br>HENRY'S HOT CORDS<br>NATIONAL STEEL CAR<br>SUPERARC WELDING | City<br>ON<br>ON<br>ON                                                                                                                                                                                                                                                                                                                                                                                                                            | Occupation<br>CASHIER<br>WELDER<br>WELDER                                             | Since<br>Jul1998<br>Jul2000<br>Sep2004  |                                        |                                       |                          |                               |           |  |
| FILE SUMMARY                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Legal=1-Jan2004<br>High=89000<br>Trade=Jul1994/Feb2001                                   | Blng=1-Dec2002<br>Bain=22952<br>Balanc=                                                                                                                                                                                                                                                                                                                                                                                                           | Coll=2-Dec2003<br>Paym=210<br>Inst=2252                                               | Inps=3-Jul2005<br>Acct=2<br>Open=80     | BMths=1<br>Paid=2<br>Mort=80           | Collng=1<br>#Reg=1                    |                          |                               |           |  |
| MESSAGES                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| ID Mismatch Alert: Applicant's SIN is invalid                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| High Risk Fraud Alert: ### Consumer Fraud Warnings on File                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| BUREAU SCORES                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| FICO® Risk Score                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| TransUnion Risk Score                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| FICO® Revenue Score                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| FICO® Bankruptcy Score                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| FICO® Application Fraud Score                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| BANKING                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Reptd<br>BB<br>Apr2007                                                                   | Open<br>ROYAL BANK OF CANADA, 858152712<br>Apr2008                                                                                                                                                                                                                                                                                                                                                                                                | Banking Information<br>CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING |                                         |                                        |                                       |                          |                               |           |  |
| TRADE                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Reptd<br>CC<br>Jul2005                                                                   | Open<br>CHASE CARD SERVICES, 8022653675<br>Apr1998                                                                                                                                                                                                                                                                                                                                                                                                | Last<br>Jun2003                                                                       | H. Credit<br>1000                       | Balance<br>0                           | PastDue<br>0                          | Terms<br>9999999952      | Payment Pattern<br>1111111111 | MOP<br>R9 |  |
| MORTGAGES                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Reptd<br>BB<br>Aug2008                                                                   | Open<br>0000000<br>Aug2008                                                                                                                                                                                                                                                                                                                                                                                                                        | Last<br>Aug2008                                                                       | H. Credit<br>70000                      | Balance<br>30000                       | PastDue<br>0                          | Terms<br>200M            | Payment Pattern<br>1111111111 | MOP<br>M4 |  |
| REGISTERED ITEMS                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Reptd<br>CC<br>Jan2000                                                                   | Open<br>ALTERNA BANK<br>Jan2000                                                                                                                                                                                                                                                                                                                                                                                                                   | Mature<br>Dec2003                                                                     | Amount<br>15000                         | Security                               |                                       |                          |                               |           |  |
| BANKRUPTCY AND INSOLVENCY                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Reptd<br>Jul2005                                                                         | Reptd<br>01Dec2002                                                                                                                                                                                                                                                                                                                                                                                                                                | Trustee<br>BLRT HOWE<br>HOWE & ASSOCIATES                                             | Assets<br>558                           | Liab<br>75523                          | DISCHARGE 01Jun2003<br>JOINT<br>15458 |                          |                               |           |  |
| LEGAL ITEMS                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Reptd<br>Sep2004                                                                         | Reptd<br>Jan2004                                                                                                                                                                                                                                                                                                                                                                                                                                  | Plaintiff's Name<br>ABC<br>HAMILTON SMALL CLAIMS COURT<br>JUDG 13485                  | Amount<br>1500                          | Balance<br>0                           | SATISFIED 01Jul2004                   |                          |                               |           |  |
| COLLECTIONS                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Reptd<br>Jun2005                                                                         | Reptd<br>Dec2003                                                                                                                                                                                                                                                                                                                                                                                                                                  | Agency/Creditor's Name<br>ARTIC SERVICES/CABLE COMPANY                                | Amount<br>404                           | Balance<br>404                         | STILL OWING<br>0<br>PAID Sep2004      |                          |                               |           |  |
| INQUIRIES                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Date<br>25Jul2005                                                                        | Credit Grantor<br>VIA ALLES INTERNATIONAL CREDIT, 8894788181<br>BB CIBC/PRESIDENTS CHOICE<br>CC ZELLERS, 8002832588                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| REMARKS                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| Date<br>30Dec2004                                                                        | Information<br>#HWA CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL<br>#HWA APPLICANT INFORMATION, CONTACT CONSUMER FOR VERIFICATION AT<br>#HWA HOME (416) 555-1212 DATED 07/2008, VICTIME CONFIRMEE DE FRAUDE<br>#HWA NE PAS ACCORDEZ DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS<br>#HWA DU POSTULANT, DE PLUS, COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT<br>#HWA A DOMICILE POUR VERIFICATION AU (416) 555-1212 DATE 07/2005 |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |
| This completes the file for JANE CONSUMER.                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                       |                                         |                                        |                                       |                          |                               |           |  |

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

Subject X - Ref AKA  
On File 20Jul1994

Surname CONSUMER CUSTOMER CONSUMER  
Last Inq 25JUL2005

Given Name(s) JANE/S JANE SUE  
Current Residence

Soc. Ins. No. ### ##

Birth 11Oct1958

Telephone 4165551212

Prev Phone 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 |

# 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



# 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.



**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

TransUnion Canada Inc.

Consumer Credit Report

03/27/2014

Subject:

J - Ref

A/A

On File

25Jul1994

Surname

CONSUMER

CUSTOMER

CONSUMER

Given Name(s)

JANE

JANE

SUE

Sec. Ins. No.

### ### ##

Birth

11/01/1958

Last Inq

25Jul2013

Current Residence

Telephone

416855-7172

Pref Phone

416855-3034

RESIDENCE(S)

Street

112 MAIN STREET 101

456 BACK STREET

789 FRONT STREET ??

City

ANTYON

NEWTON

ANTYON

Prov

ON

ON

ON

Postal

M7R 1K1

L1L 1L1

L1L 1L1

Since

Dec2008

Jul1994

CutOff000

EMPLOYMENT(S)

Employer's Name & Address

HENRY'S HOT DOGS

NATIONAL STEEL CAR

SUBARU WELDING

ON

ON

ON

Occupation

CASHIER

WELDER

VOLVO

Since

Jan1988

Jun2000

Sep2004

FILE SUMMARY

Legal1-Jan2004

HghdltBDD0

TradeJul94Feb2001

Step1-Dec2007

Banft2352

Balances

Coll2-Dec2003

FalsE#3

InvE#2352

Inps3-Jul2005

PlnysrE#10

RevE#3

Rmtns1-

Acrct0

OpenE#3

MntE#3

Neg2-

MntE#3

Collgrnt1-

Flst2-

#RegE#1

MESSAGES

@ Mortgage Alert

Applying as follows credit

High Risk Fraud Alert:

#H/F Consumer Fraud Warnings On File

BUREAU SCORES

FICO® Scores

548 \*\* ALERT \*\*

39 Serious delinquency and derogatory public record or collection filed

13 Time since delinquency is too recent or unknown

18 Number of accounts with delinquency

23 Time since derogatory public record or collection is too short

585 \*\* ALERT \*\*

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

657 \*\* ALERT \*\*

39 Serious Delinquency, and public record or collection filed

18 Number of accounts with delinquency

15 Lack of recent revolving account information

40 Derogatory public record or collection filed

358

FICO® Bankruptcy Score

FICO® Application Fraud Score

BANKING

Report

BR

Apr2007

Open

ROYAL BANK OF CANADA 0550152712

Apr2008

Banking Information

CHEQUING ACCT 186 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

TRADE

Report

CC

JUL2005

Open

CHASE CARD SERVICES 8002636875

APR1998

Last

Jun2003

H Credit

1000

Balance

0

PastDue

0

Terms

BAF 1 1 1 1 1 1 1 9

Payment Pattern

30/90/EOM/MOP

MOP

0

BB

JUN2005

OC

FEB2001

C I B C DEALER DIRECT LOANS 8002678967

JUN2005

H Credit

7500

Balance

2352

PastDue

0

Terms

INCL IN BANKRUPTCY

Payment Pattern

111111111111XXXXXX111111

MOP

0

CC

JUL2003

GEN OVEY 8008913881

JUL2002

H Credit

1000

Balance

0

PastDue

0

Terms

OM 1 1 1 1 1 1 1 1

Payment Pattern

30/90/EOM/MOP

MOP

0

CC

JUL1994

SPD PARTY CLUB

JUL2002

H Credit

1000

Balance

0

PastDue

0

Terms

OM 1 1 1 7 BA 09

Payment Pattern

30/90/EOM/MOP

MOP

0

MORTGAGES

Report

BB

Aug2008

Open

0000000

Aug2008

Last

Aug2008

H Credit

70000

Balance

30000

PastDue

8

Terms

205M

Payment Pattern

30/90/EOM/MOP

MOP

1

REGISTERED ITEMS

Report

ZZ

Jan2000

Open

ALTERNATIVE BANK

Jan2000

Mature

Dec2003

Amount

15000

Security

A E

BANKRUPTCY AND INSOLVENCY

Report

JUL2005

Report

01Dec2002

Trustee

BLRT HOME

Home & ASSOCIATES

LEGAL ITEMS

Report

Sep2004

Report

Jan2004

Plaintiff's Name

ABC HAMILTON SMALL CLAIMS COURT

JUDG 10465

COLLECTIONS

Report

Sep2004

Report

Dec2003

Agency/Creditor's Name

AGENCY SERVICEABLE COMPANY

Report

Jan2003

AGENCY

AGENCY

INQUIRIES

Date

25Jul2005

Credit Grantor

YAL ALIED INTERNATIONAL CREDIT 8904788191

Date

01May2002

Credit Grantor

BB CREDIT PRESIDENTS CHOICE

Date

22Nov1989

Credit Grantor

CC ZELLERS 8002632598

REMARKS

Date

30Dec2004

Information

#H/F CONFIRMED FRAUD VICTIM. BEFORE EXTENDING CREDIT VERIFY ALL

Date

30Dec2004

Information

#H/F APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT

Date

30Dec2004

Information

#H/F HOME (416) 555-1212 DATE 07/2008 VICTIME CONFIRMEE DE FRAUDE.

Date

30Dec2004

Information

#H/F NO RAS ACCORDS DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS

Date

30Dec2004

Information

#H/F DU POSTULANT, DE PLUS, COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT

Date

30Dec2004

Information

#H/F A COMPLET POUR VERIFICATION AU/ (416) 555-1212 DATE 07/2008

This completes the file for JANE CONSUMER

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

**\*\*ID MISMATCH Alert\*\* INPUT DOB DOES NOT MATCH  
FILE DOB**

**\*\*HIGH RISK FRAUD Alert\*\* INPUT SUBJECT SIN IS  
INVALID**

29

# 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.



# Trades and Mortgages

| TRADE              |                                                     |         |           |         |         |                          | Payment Pattern          |               |
|--------------------|-----------------------------------------------------|---------|-----------|---------|---------|--------------------------|--------------------------|---------------|
| Reptd              | Open                                                | Last    | H. Credit | Balance | PastDue | Terms                    | 30/60/90/#M              | MOP           |
| DC<br>Jul2005      | CHASE CARD SERVICES, 8002653675<br>Apr1996          | Jun2003 | 1000      | 0       | 0       | 999999999543211111111111 | 0/M                      | 1 1 11 110 R9 |
| INCL IN BANKRUPTCY |                                                     |         |           |         |         |                          | 111111111111111111111111 |               |
| BB<br>Jun2005      | C.I.B.C. DEALER DIRECT LOANS, 8002657807<br>Feb2001 | Jun2005 | 7500      | 2352    | 0       | 310/M                    | 0 0 0 72 11              |               |
| OC<br>Jul2003      | GEMONEY, 8006613861<br>Jul1994                      | Jul2002 | 1000      | 0       | 0       | 999995432111111111111111 | 0/M                      | 1 1 7 84 09   |
| 3RD PARTY COLL     |                                                     |         |           |         |         |                          |                          |               |
| MORTGAGES          |                                                     |         |           |         |         |                          | Payment Pattern          |               |
| Reptd              | Open                                                | Last    | H. Credit | Balance | PastDue | Terms                    | 30/60/90/#M              | MOP           |
| BB<br>Aug2006      | 0000000                                             | Aug2006 | 70000     | 30000   | 0       | 200/M                    | 4321111111111111         | 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

Subject: X - Ref: AKA  
On File: 20/04/1994  
Last Inq: 25/04/2005

Given Name(s): JANE SUE  
Current Residence: 125 MAIN STREET 101  
City: ANYTOWN  
Prov: ON  
Postal: M1M 1M1  
Since: Dec2008  
Telephone: 4165551212  
Prev Phone: 416555XXXX

Sec. Ins. No.: ###-###-###  
Birth: 11/01/1959

RESIDENCE(S)  
Street: 125 MAIN STREET 101  
City: ANYTOWN  
Prov: ON  
Postal: M1M 1M1  
Since: Dec2008

EMPLOYMENT(S)  
Employer's Name & Address: HENRY'S HOT COOKS  
City: ANYTOWN  
Prov: ON  
Occupation: CASHIER  
Since: Jul1998

FILE SUMMARY  
Legal: 1-Jan2004  
High: \$5000  
Bail: \$2000  
Bail: \$2000  
Trade: Jul1994/Feb2001

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

BUREAU SCORES  
FICO® Risk Score: 540 \*\*ALERT\*\*  
TransUnion Risk Score: 38  
FICO® Revenue Score: 585 \*\*ALERT\*\*  
FICO® Bankruptcy Score: 585 \*\*ALERT\*\*  
FICO® Application Fraud Score: 585 \*\*ALERT\*\*

BANKING  
Reptd: BB  
Open: APR2006  
Banking Information: ROYAL BANK OF CANADA, 8888152712

TRADE  
Reptd: DC  
Open: Apr1996  
Last: Jun2003  
H. Credit: 1000  
Balance: 0  
PastDue: 0  
Terms: 999999999543211111111111  
Payment Pattern: 0/M 1 1 11 110 R9

MORTGAGES  
Reptd: BB  
Open: 0000000  
Last: Aug2006  
H. Credit: 70000  
Balance: 30000  
PastDue: 0  
Terms: 200/M  
Payment Pattern: 432111111111111111111111

REGISTERED ITEMS  
Reptd: ZZ  
Open: Jan2000  
Mature: Jan2001  
Amount: 15000  
Security: A E

BANKRUPTCY AND INSOLVENCY  
Rptd: Jul2005  
Reptd: 01/Dec2002  
Trustee: BURT HOWE  
Assets: 755.03  
Liab: 755.03  
SIC: 5511  
DISCHARGE: 01/Jun2003

LEGAL ITEMS  
Rptd: Sep2004  
Reptd: Jan2004  
Plaintiff's Name: ABC  
Amount: 1500  
Balance: 0  
Satisfied: 01/Jun2004

COLLECTIONS  
Rptd: Jun2005  
Reptd: Dec2003  
Agency/Creditor's Name: ARTIC SERVICES/CABLE COMPANY  
Amount: 404  
Balance: 404  
Satisfied: 01/Jun2004

INQUIRIES  
Date: 25/04/2005  
Credit Grantor: VIA ALLES INTERNATIONAL CREDIT, 8004788181  
BB CIBC/PRESIDENTS CHOICE, DC ZELLER, 8002632098

REMARKS  
Date: 30/Dec2004  
Info: #HH# CONFIRMED FRAUD VICTIM. BEFORE EXTENDING CREDIT VERIFY ALL APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT #HH# HOME: (416) 555-1212 DATED 07/2008. VICTIME CONFIRMEE DE FRAUDE. #HH# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS. COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT. #HH# A DOMICILE POUR VERIFICATION AU (416) 555-1212 DATE 07/2008  
This completes the file for JANE CONSUMER.

# Trades and Mortgages – MOP

| TRADE              |                                                     |         |           |         |         |       | Payment Pattern            |     |  |
|--------------------|-----------------------------------------------------|---------|-----------|---------|---------|-------|----------------------------|-----|--|
| Reptd              | Open                                                | Last    | H. Credit | Balance | PastDue | Terms | 30/60/90/#M                | MOP |  |
| DC<br>Jul2005      | CHASE CARD SERVICES, 8002653675<br>Apr1996          | Jun2003 | 1000      | 0       | 0       | 0/M   | 1 1 11 110 R9              |     |  |
| INCL IN BANKRUPTCY |                                                     |         |           |         |         |       | 1111111111111111XXXX111111 |     |  |
| BB<br>Jun2005      | C.I.B.C. DEALER DIRECT LOANS, 8002657807<br>Feb2001 | Jun2005 | 7500      | 2352    | 0       | 310/M | 0 0 0 72 11                |     |  |
| OC<br>Jul2003      | GEMONEY, 8006613861<br>Jul1994                      | Jul2002 | 1000      | 0       | 0       | 0/M   | 1 1 7 84 09                |     |  |
| 3RD PARTY COLL     |                                                     |         |           |         |         |       |                            |     |  |
| MORTGAGES          |                                                     |         |           |         |         |       | Payment Pattern            |     |  |
| Reptd              | Open                                                | Last    | H. Credit | Balance | PastDue | Terms | 30/60/90/#M                | MOP |  |
| BB<br>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.<br>Consumer Credit Report<br>03/27/20XX     |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
|-------------------------------------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------|---------------|-----------|----------------------------------------------|-------------|----------------------------|--------------|--------------|--|--|--|--|--|--|--|--|
| Subject                                                                 | Surname                                                                | Given Name(s)                                    | Sec. Ins. No. | Birth     | On File                                      | Last Inq    | Current Residence          | Telephone    | Prev Phone   |  |  |  |  |  |  |  |  |
| X - Ref<br>A/K/A<br>20/JUL/2005                                         | CONSUMER<br>CUSTOMER<br>CONSUMER                                       | JANE'S<br>SUE                                    | ### ### ###   | 110ct1959 | 20/JUL/2005                                  | 25/JUL/2005 |                            | 416-555-1212 | 416-555-5334 |  |  |  |  |  |  |  |  |
| RESIDENCE(S)                                                            |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Street                                                                  | City                                                                   | Prov                                             | Postal        | Since     |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 125 MAIN STREET 101                                                     | ANYTOWN                                                                | ON                                               | M1M 1M1       | Dec2008   |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 455 BACK STREET                                                         | NEWTON                                                                 | ON                                               | L1L 1L1       | Jul1994   |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 789 FRONT STREET 77                                                     | ANYTOWN                                                                | ON                                               | L1L 1L1       | Oct1990   |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| EMPLOYMENT(S)                                                           |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Employer's Name & Address                                               | Occupation                                                             | Since                                            |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| HENRY'S HOT COOKS ON                                                    | CASHIER                                                                | Jul1998                                          |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| NATIONAL STEEL CAR SUPERCAR WELDING ON                                  | WELDER                                                                 | Jul2000                                          |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| FILE SUMMARY                                                            |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Legal1-Jan2004                                                          | Blrg1-Dec2002                                                          | Coll2-Dec2003                                    | Insp3-Jul2005 | BMeth1    | Collng1                                      |             |                            |              |              |  |  |  |  |  |  |  |  |
| High1-\$500                                                             | Blrg2-\$250                                                            | Coll3-\$250                                      | Acct3         | Neg2      | Plaid2                                       |             |                            |              |              |  |  |  |  |  |  |  |  |
| Trade-Jul1994/Feb2001                                                   | Blrg3-\$0                                                              | Coll4-\$0                                        | Acct4         | Neg3      | Open-\$0                                     | Plaid3      | #Pkg1                      |              |              |  |  |  |  |  |  |  |  |
| MESSAGES                                                                |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| ID Match Alert: Applicant's SIN is invalid                              |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| High Risk Fraud Alert: #HFR Consumer Fraud Warnings on File             |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| BUREAU SCORES                                                           |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| FICO® Risk Score                                                        | 540 ** ALERT **                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 30 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       |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 585 ** ALERT **                                                         |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| TransUnion Risk Score                                                   | 007 ** ALERT **                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| FICO® Revenue Score                                                     | 84 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                                                  | 857 ** ALERT **                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 39 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                              |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| BB                                                                      | ROYAL BANK OF CANADA, 555-1212                                         |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Apr2001                                                                 | Apr2008                                                                | CHECKING                                         | ACCT          | 180       | UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING |             |                            |              |              |  |  |  |  |  |  |  |  |
| TRADE                                                                   |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Reptd                                                                   | Open                                                                   | Last                                             | H. Credit     | Balance   | PastDue                                      | Terms       | 30/60/90/#M                | MOP          |              |  |  |  |  |  |  |  |  |
| DC<br>Jul2005                                                           | CHASE CARD SERVICES, 8002653675<br>Apr1996                             | Jun2003                                          | 1000          | 0         | 0                                            | 0/M         | 1 1 11 110 R9              |              |              |  |  |  |  |  |  |  |  |
| INCL IN BANKRUPTCY                                                      |                                                                        |                                                  |               |           |                                              |             | 1111111111111111XXXX111111 |              |              |  |  |  |  |  |  |  |  |
| BB<br>Jun2005                                                           | C.I.B.C. DEALER DIRECT LOANS, 8002657807<br>Feb2001                    | Jun2005                                          | 7500          | 2352      | 0                                            | 310/M       | 0 0 0 72 11                |              |              |  |  |  |  |  |  |  |  |
| OC<br>Jul2003                                                           | GEMONEY, 8006613861<br>Jul1994                                         | Jul2002                                          | 1000          | 0         | 0                                            | 0/M         | 1 1 7 84 09                |              |              |  |  |  |  |  |  |  |  |
| 3RD PARTY COLL                                                          |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| MORTGAGES                                                               |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Reptd                                                                   | Open                                                                   | Last                                             | H. Credit     | Balance   | PastDue                                      | Terms       | 30/60/90/#M                | MOP          |              |  |  |  |  |  |  |  |  |
| BB<br>Aug2006                                                           | 0000000                                                                | Aug2006                                          | 70000         | 30000     | 0                                            | 200/M       | 1 1 1                      | M4           |              |  |  |  |  |  |  |  |  |
| MORTGAGE                                                                |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| REGISTERED ITEMS                                                        |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Reptd                                                                   | Open                                                                   | Mature                                           | Amount        | Security  |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| BB                                                                      | ALTERNA BANK                                                           | Dec2003                                          | 15000         | A E       |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| BANKRUPTCY AND INSOLVENCY                                               |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Rvtd                                                                    | Reptd                                                                  | Trustee                                          | Assets        | Liab      |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Jul2005                                                                 | 01Dec2002                                                              | BURT HOWE<br>HOWE & ASSOCIATES                   | 558           | 755.03    |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
|                                                                         |                                                                        |                                                  | DISCHARGE     | 01Jul2003 |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
|                                                                         |                                                                        |                                                  | JOINT         | 15458     |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| LEGAL ITEMS                                                             |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Rvtd                                                                    | Reptd                                                                  | Plaintiff's Name                                 | Amount        | Balance   |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Sep2004                                                                 | Jan2004                                                                | ABC<br>HAMILTON SMALL CLAIMS COURT<br>JUDG 13485 | 1500          | 0         |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
|                                                                         |                                                                        |                                                  | SATISFIED     | 01Jul2004 |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| COLLECTIONS                                                             |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Rvtd                                                                    | Reptd                                                                  | Agency/Creditor's Name                           | Amount        | Balance   |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Jun2005                                                                 | Dec2003                                                                | ARTIC SERVICES/CABLE COMPANY                     | 404           | 404       |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Sep2004                                                                 | Jul2003                                                                | A/C / GAS CO                                     | 577           | 0         |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
|                                                                         |                                                                        |                                                  | PAID          | Sep2004   |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| INQUIRIES                                                               |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Date                                                                    | Credit Grantor                                                         |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 25Jul2005                                                               | VIA ALLES INTERNATIONAL CREDIT, 804788181                              |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 01May2002                                                               | BB CIBC/PRESIDENTS CHOICE,                                             |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 29Nov1996                                                               | DC ZELLER, 8002632098                                                  |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| REMARKS                                                                 |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| Date                                                                    | Information                                                            |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #HFR CONFIRMED FRAUD VICTIM. BEFORE EXTENDING CREDIT VERIFY ALL        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #HFR APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT       |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #HFR HOME: (416) 555-1212 DATED 07/2005. VICTIME CONFIRMEE DE FRAUDE   |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #HFR NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS   |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #HFR DU POSTULER DE PLUS, COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #HFR A DOMICILE POUR VERIFICATION AU (416) 555-1212 DATE 07/2005       |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |
| This completes the file for JANE CONSUMER.                              |                                                                        |                                                  |               |           |                                              |             |                            |              |              |  |  |  |  |  |  |  |  |

# Trades and Mortgages - Terms

| TRADE              |                                                             |         |           |         |         |                             | Payment Pattern |               |  |
|--------------------|-------------------------------------------------------------|---------|-----------|---------|---------|-----------------------------|-----------------|---------------|--|
| Reptd              | Open                                                        | Last    | H. Credit | Balance | PastDue | Terms                       | 30/60/90/#M     | MOP           |  |
| DC<br>Jul2005      | CHASE CARD SERVICES, 8002653675<br>Apr1996 Jun2003          |         | 1000      | 0       | 0       | 99999999995432111111111111  | 0/M             | 1 1 11 110 R9 |  |
| INCL IN BANKRUPTCY |                                                             |         |           |         |         |                             |                 |               |  |
| BB<br>Jun2005      | C.I.B.C. DEALER DIRECT LOANS, 8002657807<br>Feb2001 Jun2005 |         | 7500      | 2352    | 0       | 1111111111111111XXXXX111111 | 310/M           | 0 0 0 72 I1   |  |
| OC<br>Jul2003      | GEMONEY, 8006613861<br>Jul1994 Jul2002                      |         | 1000      | 0       | 0       | 99999543211111111111111111  | 0/M             | 1 1 7 84 O9   |  |
| 3RD PARTY COLL     |                                                             |         |           |         |         |                             |                 |               |  |
| MORTGAGES          |                                                             |         |           |         |         |                             | Payment Pattern |               |  |
| Reptd              | Open                                                        | Last    | H. Credit | Balance | PastDue | Terms                       | 30/60/90/#M     | MOP           |  |
| BB<br>Aug2006      | 0000000                                                     | Aug2006 | 70000     | 30000   | 0       | 200/M                       | 43211111111111  | 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.<br>Consumer Credit Report<br>03/27/20XX                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
|----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------|-----------------------------|-----------------------------------|----------------------------------|-------|--|
| Subject<br>X - Ref<br>AKA<br>On File<br>20/04/1994                                     | Surname<br>CONSUMER<br>CUSTOMER<br>CONSUMER<br>Last Inq<br>25/04/2005                                                                                                                                                                                                                                                                                                                                                                            | Given Name(s)<br>JANE'S<br>JANE<br>SUE<br>Current Residence                    | Sec. Ins. No.<br>### ### ###            | Birth<br>11/01/1959                    | Telephone<br>4165551212     | Prev Phone<br>4165553834          |                                  |       |  |
| RESIDENCE(S)                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Street<br>123 MAIN STREET 101<br>456 BACK STREET<br>789 FRONT STREET 77                | City<br>ANYTOWN<br>NEWTOWN<br>ANYTOWN                                                                                                                                                                                                                                                                                                                                                                                                            | Prov<br>ON<br>ON<br>ON                                                         | Postal<br>M1M 1M1<br>L1L 1L1<br>L1L 1L1 | Since<br>Dec2008<br>Jul1994<br>Oct1990 |                             |                                   |                                  |       |  |
| EMPLOYMENT(S)                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Employer's Name & Address<br>HENRY'S HOT COOKS<br>NATIONAL STEEL CAR<br>BUMPAC WELDING | ON<br>ON<br>ON                                                                                                                                                                                                                                                                                                                                                                                                                                   | Occupation<br>CASHIER<br>WELDER<br>WELDER                                      | Since<br>Jul1998<br>Jul2000<br>Sep2004  |                                        |                             |                                   |                                  |       |  |
| FILE SUMMARY                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Legal1-Jan2004                                                                         | Blrg1-Dec2002                                                                                                                                                                                                                                                                                                                                                                                                                                    | Coll2-Dec2003                                                                  | Acct2                                   | Neg2                                   | Insp3-Jul2005               | BMeth1                            | Collinq1                         |       |  |
| High1-\$500                                                                            | Blrg2-\$250                                                                                                                                                                                                                                                                                                                                                                                                                                      | Paym1-\$10                                                                     | Ins1-\$250                              | Rev1-\$0                               | Open1-\$0                   | Paid2                             | Mar1-\$0                         | #Reg1 |  |
| Trade-Jul1994/Feb2001                                                                  | Balrg1-\$0                                                                                                                                                                                                                                                                                                                                                                                                                                       | Coll2-Dec2003                                                                  | Acct2                                   | Neg2                                   | Insp3-Jul2005               | BMeth1                            | Collinq1                         |       |  |
| MESSAGES                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| ID Mismatch Alert: Applicant's SIN is invalid                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| High Risk Fraud Alert: #HHF Consumer Fraud Warnings on File                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| BUREAU SCORES                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| FICO® Risk Score                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| 540 ** ALERT **                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| 39 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                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| 585 ** ALERT **                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| 007 ** ALERT **                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| 84 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                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| 857 ** ALERT **                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| 39 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                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| 308                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| TransUnion Risk Score                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| FICO® Revenue Score                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| FICO® Bankruptcy Score                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| FICO® Application Fraud Score                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| BANKING                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Reptd<br>BB<br>Apr2001                                                                 | Open<br>ROYAL BANK OF CANADA, 8888157712<br>Apr2008                                                                                                                                                                                                                                                                                                                                                                                              | Mature<br>CHECKING - ACCT 1 - 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING |                                         |                                        |                             |                                   |                                  |       |  |
| TRADE                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Reptd<br>DC<br>Jul2005                                                                 | Open<br>CHASE CARD SERVICES, 8002653675<br>Apr1996 Jun2003                                                                                                                                                                                                                                                                                                                                                                                       | Last<br>INCL IN BANKRUPTCY                                                     | H. Credit<br>1000                       | Balance<br>0                           | PastDue<br>0                | Terms<br>999999999543211111111111 | 30/60/90/#M<br>0/M 1 1 11 110 R9 | MOP   |  |
| BB<br>Jun2005                                                                          | C.I.B.C. DEALER DIRECT LOANS, 8002657807<br>Feb2001 Jun2005                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                | 7500                                    | 2352                                   | 0                           | 1111111111111111XXXXX111111       | 310/M 0 0 0 72 I1                |       |  |
| OC<br>Jul2003                                                                          | GEMONEY, 8006613861<br>Jul1994 Jul2002                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                | 1000                                    | 0                                      | 0                           | 99999543211111111111111111        | 0/M 1 1 7 84 O9                  |       |  |
| 3RD PARTY COLL                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| MORTGAGES                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Reptd<br>BB<br>Aug2006                                                                 | Open<br>0000000                                                                                                                                                                                                                                                                                                                                                                                                                                  | Last<br>Aug2006                                                                | H. Credit<br>70000                      | Balance<br>30000                       | PastDue<br>0                | Terms<br>200/M                    | 30/60/90/#M<br>1 1 1 11 M4       | MOP   |  |
| MORTGAGE                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| REGISTERED ITEMS                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Reptd<br>BB<br>Jan2000                                                                 | Open<br>ALTERNIA BANK<br>Jan2000                                                                                                                                                                                                                                                                                                                                                                                                                 | Mature<br>Dec2003                                                              | Amount<br>15000                         |                                        |                             |                                   |                                  |       |  |
| BANKRUPTCY AND INSOLVENCY                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Reptd<br>Jul2005                                                                       | Reptd<br>01 Dec2002                                                                                                                                                                                                                                                                                                                                                                                                                              | Trustee<br>BURT HOWE<br>HOWE & ASSOCIATES                                      | Assets<br>558<br>DISCHARGE              | Liab<br>755.03<br>01 Jun2003           |                             |                                   |                                  |       |  |
| SMC HAM                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| LEGAL ITEMS                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Reptd<br>Sep2004                                                                       | Reptd<br>Jan2004                                                                                                                                                                                                                                                                                                                                                                                                                                 | Plaintiff's Name<br>ABC<br>HAMILTON SMALL CLAIMS COURT<br>JUDG 13485           | Amount<br>1500                          | Balance<br>0                           |                             |                                   |                                  |       |  |
| SATISFIED 01 Jul2004                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| COLLECTIONS                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Reptd<br>Jun2005                                                                       | Reptd<br>Dec2003                                                                                                                                                                                                                                                                                                                                                                                                                                 | Agency/Creditor's Name<br>ARTIC SERVI/CABLE COMPANY                            | Amount<br>404                           | Balance<br>404                         |                             |                                   |                                  |       |  |
| Sep2004                                                                                | Jul2003                                                                                                                                                                                                                                                                                                                                                                                                                                          | A/C / GAS CO                                                                   | 577                                     | 0                                      | STILL OWING<br>PAID Sep2004 |                                   |                                  |       |  |
| INQUIRIES                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Date<br>25 Jul2005<br>01 May2002<br>29 Nov 1994                                        | Credit Grantor<br>VIA ALLES INTERNATIONAL CREDIT, 8004788181<br>BB CIBC/PRESIDENTS CHOICE,<br>DC ZELLEPRO, 8002632598                                                                                                                                                                                                                                                                                                                            |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| REMARKS                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| Date<br>30 Dec2004<br>30 Dec2004<br>30 Dec2004<br>30 Dec2004<br>30 Dec2004             | Information<br>#HHF CONFIRMED FRAUD VICTIM. BEFORE EXTENDING CREDIT VERIFY ALL<br>#HHF APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT<br>#HHF HOME (416) 555-1212 DATED 07/2008. VICTIME CONFIRMEE DE FRAUDE<br>#HHF NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS<br>#HHF DU POSTULANT DE PLUS, COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT<br>#HHF A DOMICILE POUR VERIFICATION AU (416) 555-1212 DATE 07/2005 |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |
| This completes the file for JANE CONSUMER                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                |                                         |                                        |                             |                                   |                                  |       |  |

9999999954321111111111

| TransUnion Canada Inc.<br>Consumer Credit Report<br>03/27/2014 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
|----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------|----------------------------|----------------|--------------------|--------------------------|------------|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Subject:<br>X - Ref<br>A/A                                     | Surname<br>CONSUMER<br>CONSUMER<br>CONSUMER                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Given Name(s)<br>JANE/E<br>JANE<br>SUE                                      | Sec. Ins. No.<br>### ### ## | Birth<br>11/01/1958        |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| On File<br>25 JUL 1994                                         | Last Inv<br>25 JUL 2013                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Current Residence                                                           | Telephone<br>416 855 7172   | Prev Phone<br>416 855 3434 |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>RESIDENCE(S)</b>                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Street</b>                                                  | <b>City</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Prov</b>                                                                 | <b>Postal</b>               | <b>Since</b>               |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 152 MAIN STREET 101                                            | ANTYON                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ON                                                                          | M1R 1K1                     | Dec2008                    |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 456 BACK STREET                                                | NEWTON                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ON                                                                          | L1L 1L1                     | JUL1994                    |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 789 FRONT STREET 77                                            | ANTYON                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ON                                                                          | L1L 1L1                     | OCT1990                    |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>EMPLOYMENT(S)</b>                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Employer's Name &amp; Address</b>                           | <b>Occupation</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Since</b>                                                                |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| HENRY'S HOT DOGS ON                                            | CASHER                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | JUL1988                                                                     |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| NATIONAL STEEL CAR ON                                          | WELDER                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | AUG2000                                                                     |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| SUBARU WELDING ON                                              | WELDER                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | SEP2004                                                                     |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>FILE SUMMARY</b>                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Legal-1-Jan2004                                                | Step-1-Dec2007                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Cell-2-Dec2003                                                              | Insp-3-Jul2005              | 6Mths-1-                   | Collnq-1-      |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High-BE00                                                      | Banq-T232                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Paid-BE                                                                     | Paym-BE10                   | Acct-D                     | Neg-D          | Paid-D             |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Trade-Jul94/Feb2001                                            | Balances                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Inst-BE252                                                                  | Rev-BE                      | Open-BE                    | Mst-BE         | #Reg-1-            |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>MESSAGES</b>                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| D Man atch Alert : Applicant's SIN is invalid                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| High Risk Fraud Alert : #H# Consumer Fraud Warnings on File    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>BUREAU SCORES</b>                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| FICO® F Scores                                                 | 548 *** ALERT **<br>39 Serious delinquency and derogatory public record or collection filed<br>13 Time since delinquency is too recent or unknown<br>18 Number of accounts with delinquency<br>23 Time since derogatory public record or collection is too short<br>585 *** ALERT **<br>007 *** ALERT **<br>84 Lack of recent revolving account information<br>53 Lack of recent consumer finance account information<br>68 Monthly payment due on accounts<br>57 Time since most recent retail account established<br>657 *** ALERT **<br>39 Serious Delinquency, and public record or collection filed<br>18 Number of accounts with delinquency<br>15 Lack of recent revolving account information<br>40 Derogatory public record or collection filed<br>358 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| TransUnion Risk Score                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| FICO® Revenue Score                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>FICO® Bankruptcy Score</b>                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>FICO® Application Fraud Score</b>                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>BANKING</b>                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Report</b>                                                  | <b>Open</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Banking Information</b>                                                  |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| BR                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | ROYAL BANK OF CANADA, 955/15712                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Apr2007                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Apr2008 CHIEF/CFO / ACCT-1 RE- UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>TRADE</b>                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| <b>Report</b>                                                  | <b>Open</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>Account Last</b>                                                         | <b>H Credit</b>             | <b>Balance</b>             | <b>PastDue</b> | <b>Terms</b>       | <b>Payment Pattern</b>   | <b>MOP</b> |  |  |  |  |  |  |  |  |  |  |  |  |  |
| CC                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | CHASE CARD SERVICES, 800/263675                                             |                             |                            |                |                    | 30/90/60/M               |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Jul2005                                                        | Apr1998                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Jun2003                                                                     | 1000                        | 0                          | 0              | 6M 1 1 1 1 1 1 1 9 | 0                        |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| INCL IN BANKRUPTCY                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| BB                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | C I B C DEALER DIRT LOANS, 800/267897                                       |                             |                            |                |                    | 111111111111XXXXXX111111 |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Jan2005                                                        | FEB2001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | JUN2005                                                                     | 7500                        | 2352                       | 0              | 21DM 0 0 0 12 11   |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| CC                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | GEMCOY, 800/991380                                                          |                             |                            |                |                    | 8566664211111111111111   |            |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Jul200                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                             |                             |                            |                |                    |                          |            |  |  |  |  |  |  |  |  |  |  |  |  |  |

# Trades and Mortgages – Counters

| TRADE              |                                          |         |           |         |         |                          |                  |
|--------------------|------------------------------------------|---------|-----------|---------|---------|--------------------------|------------------|
| Reptd              | Open                                     | Last    | H. Credit | Balance | PastDue | Terms                    | Payment Pattern  |
| DC                 | CHASE CARD SERVICES, 8002653675          | Jun2003 | 1000      | 0       | 0       | 999999999543211111111111 | 30/60/90/9M MOP  |
| Jul2005            | Apr1996                                  | Jun2003 |           |         |         | 0/M                      | 1 1 11 110 R9    |
| INCL IN BANKRUPTCY |                                          |         |           |         |         |                          |                  |
| BB                 | C.I.B.C. DEALER DIRECT LOANS, 8002657807 | Jun2005 | 7500      | 2352    | 0       | 111111111111111111111111 | 30/60/90/9M MOP  |
| Jun2005            | Feb2001                                  | Jun2005 |           |         |         | 310M                     | 0 0 0 72 11      |
| OC                 | GEMONEY, 8006613861                      | Jul2002 | 1000      | 0       | 0       | 999995432111111111111111 | 30/60/90/9M MOP  |
| Jul2003            | Jul1994                                  | Jul2002 |           |         |         | 0/M                      | 1 1 7 84 09      |
| 3RD PARTY COLL     |                                          |         |           |         |         |                          |                  |
| MORTGAGES          |                                          |         |           |         |         |                          |                  |
| Reptd              | Open                                     | Last    | H. Credit | Balance | PastDue | Terms                    | Payment Pattern  |
| BB                 | 0000000                                  | Aug2006 | 70000     | 30000   |         | 30/60/90/9M MOP          | 4321111111111111 |
| Aug2006            |                                          |         |           |         |         | 1 1 1                    | M4               |
| MORTGAGE           |                                          |         |           |         |         |                          |                  |

30/60/90/9M  
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

Subject: X - Ref: AKA  
On File: 20/04/1994  
Last Inq: 25/04/2005

Surname: JANE'S  
Given Name(s): JANE SUE  
Current Residence: 110111111111111111111111  
Telephone: 4165551212  
Prev Phone: 4165553434

Birth: 11/01/1959

RESIDENCE(S)  
Street: 123 MAIN STREET 101  
City: ANYTOWN  
Prov: ON  
Postal: M1M 1M1  
Since: Dec2008  
Mile: 1M1  
LTL: LTL  
LTL: LTL  
LTL: LTL

EMPLOYMENT(S)  
Employer's Name & Address: HENRY'S HOT COOKS  
City: ANYTOWN  
Prov: ON  
Occupation: CASHIER  
Since: Jul1998  
Mile: 1M1  
LTL: LTL  
LTL: LTL  
LTL: LTL

FILE SUMMARY  
Legal: 1-Jan2004  
High: 199808  
Bail: 12052  
Trade: 1994Feb2001  
Bkrg: 1-Dec2002  
Bail: 12052  
Paym: 12052  
Coll: 2-Dec2003  
Paym: 12052  
Inps: 3-Jul2005  
Neg: 12  
Open: 12  
Bkrg: 1  
Coll: 1

MESSAGES  
ID Message Alert: Applicant's SRN is invalid  
High Risk Fraud Alert: #HFR Consumer Fraud Warnings on File

BUREAU SCORES  
FICO® Risk Score: 540 \*\*ALERT\*\*  
TransUnion Risk Score: 38 Serious delinquency and derogatory public record or collection filed  
FICO® Revenue Score: 000 \*\*ALERT\*\*  
FICO® Bankruptcy Score: 000 \*\*ALERT\*\*  
FICO® Application Fraud Score: 000 \*\*ALERT\*\*

BANKING  
Reptd: BB  
Open: ROYAL BANK OF CANADA, 888815712  
Apr2001: APR2001: CHECKING: ACCT: 188 UNCOLLECTED OVERDRAFT OR CHARGES STILL ONING

TRADE  
Reptd: DC  
Open: CHASE CARD SERVICES, 8002653675  
Jul2005: Apr1996  
Last: Jun2003  
H. Credit: 1000  
Balance: 0  
PastDue: 0  
Terms: 999999999543211111111111  
Payment Pattern: 30/60/90/9M MOP  
1 1 11 110 R9

MORTGAGES  
Reptd: BB  
Open: 0000000  
Last: Aug2006  
H. Credit: 70000  
Balance: 30000  
PastDue: 0  
Terms: 30/60/90/9M MOP  
Payment Pattern: 4321111111111111  
1 1 1 M4

REGISTERED ITEMS  
Reptd: BB  
Open: ALTERNA BANK  
Jan2000: Jan2000  
Mature: Dec2003  
Amount: 15000  
Security: A E

BANKRUPTCY AND INSOLVENCY  
Reptd: BB  
Open: BURT HOWE  
Jul2005: 01Dec2002  
Trustee: HOWE & ASSOCIATES  
Assets: 75523  
Liab: 75523  
DISCHARGE: 01Jul2003  
JOINT: 15458

LEGAL ITEMS  
Reptd: BB  
Open: Plaintiff's Name  
Sep2004: Jan2004  
ABC HAMILTON SMALL CLAIMS COURT  
JUDG: 13485  
Amount: 1500  
Balance: 0  
SATISFIED: 01Jul2004

COLLECTIONS  
Reptd: BB  
Open: Agency/Creditor's Name  
Jun2005: Dec2003  
ARTIC SERVICES/CABLE COMPANY  
Sep2004: Jul2003  
A/C / GAS CO  
Amount: 404  
Balance: 404  
STILL OWING: 0  
PAID: Sep2004

INQUIRIES  
Date: 25/04/2005  
Credit Grantor: VIA ALLES INTERNATIONAL CREDIT, 8004788181  
01May2002: BB CIBC/PRESIDENTS CHOICE,  
29Nov1998: DC ZELLER, 8002632598

REMARKS  
Date: 30Dec2004  
Information: #HFR CONFIRMED FRAUD VICTIM. BEFORE EXTENDING CREDIT VERIFY ALL  
30Dec2004: #HFR APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT  
30Dec2004: #HFR HOME: (416) 555-1212 DATED 07/08/08. VICTIME CONFIRMEE DE FRAUDE  
30Dec2004: #HFR NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS  
30Dec2004: #HFR DU CONSOMMATEUR. COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT  
30Dec2004: #HFR A DOMICILE POUR VERIFICATION AU (416) 555-1212 DATE 07/08/08  
This completes the file for JANE CONSUMER.

# 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



# 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        | SECURITY CONSUMER |
| GOODS            |            |               |                   |

| Trans Union of Canada, Inc.<br>Consumer Credit Report<br>03/27/20XX     |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
|-------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------|------------------------------|--------------------|-------------|------------|-----------------|----------|-------------|--|--|--|--|--|--|--|--|--|--|--|
| Subject<br>X - Ref<br>AKA<br>On File<br>20Jul1994                       | Surname<br>CONSUMER<br>CUSTOMER<br>CONSUMER<br>Last Inq<br>25Jul2005         | Given Name(s)<br>JANE'S<br>JANE<br>SUE | Sec. Ins. No.<br>### ### ### | Birth<br>11Oct1959 |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Current Residence                                                       |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Telephone<br>4165551212                                                 |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Prev Phone<br>4165552434                                                |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| RESIDENCE(S)                                                            |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Street                                                                  | City                                                                         | Prov                                   | Postal                       | Since              |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 123 MAIN STREET 101                                                     | ANYTOWN                                                                      | ON                                     | M1M 1M1                      | Dec2006            |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 456 BACK STREET                                                         | NEWTOWN                                                                      | ON                                     | L1L 1L1                      | Jul1994            |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 789 FRONT STREET 77                                                     | ANYTOWN                                                                      | ON                                     | L1L 1L1                      | Oct1990            |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| EMPLOYMENT(S)                                                           |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Employer's Name & Address                                               | Occupation                                                                   | Since                                  |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| HENRY'S HOT CIGARS ON                                                   | CASHIER                                                                      | Jul1998                                |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| NATIONAL STEEL CAR ON                                                   | WELDER                                                                       | Jul2000                                |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| SURBANO WELDING ON                                                      | WELDER                                                                       | Sep2004                                |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| FILE SUMMARY                                                            |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Legal=1-Jan2004                                                         | Blkg=1-Dec2002                                                               | Coll=2-Dec2003                         | Insp=3-Jul2005               | BMeth=1            | Collinq=1   |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| High=89808                                                              | Bain=2352                                                                    | Paym=210                               | Acct=3                       | Neg=2              | Paid=2      |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Trade=Jul99/Feb2001                                                     | Balance=                                                                     | Inst=2252                              | Rev=80                       | Open=80            | Mort=80     | #Reg=1     |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| MESSAGES                                                                |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| ID Mismatch Alert: Applicant's SIN is invalid                           |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| High Risk Fraud Alert: #HH# Consumer Fraud Warnings on File             |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| BUREAU SCORES                                                           |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| FICO® Risk Score                                                        |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 548 **ALERT**                                                           |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 39 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       |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 585 **ALERT**                                                           |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 84 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                    |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 857 **ALERT**                                                           |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 39 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                         |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 308                                                                     |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| FICO® Application Fraud Score                                           |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| BANKING                                                                 |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Reptd                                                                   | Open                                                                         | Banking Information                    |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| BB                                                                      | ROYAL BANK OF CANADA, 888150712                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Apr2007                                                                 | Apr2008                                                                      | CHEQUING                               | ACCT                         | 180                | UNCOLLECTED | OVERDRAFT  | OR              | CHARGES  | STILL OWING |  |  |  |  |  |  |  |  |  |  |  |
| TRADE                                                                   |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Reptd                                                                   | Open                                                                         | Last                                   | H. Credit                    | Balance            | PastDue     | Terms      | Payment Pattern |          |             |  |  |  |  |  |  |  |  |  |  |  |
| CC                                                                      | CHARGE CARD SERVICES, 8002653675                                             | 1000                                   | 0                            | 0                  | 0           | 9999999999 | 1111111111      | 11111111 | R9          |  |  |  |  |  |  |  |  |  |  |  |
| Jul2006                                                                 | Apr1998                                                                      | Jun2003                                | 1000                         | 0                  | 0           | 9999999999 | 1111111111      | 11111111 | R9          |  |  |  |  |  |  |  |  |  |  |  |
| BB                                                                      |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| CC                                                                      | C.I.B.C. DEALER DIRECT LOANS, 8002867867                                     | 7500                                   | 2352                         | 0                  | 0           | 1111111111 | 1111111111      | 11111111 | 111111      |  |  |  |  |  |  |  |  |  |  |  |
| Jul2006                                                                 | Feb2001                                                                      | Jul2005                                | 7500                         | 2352               | 0           | 31EM       | 0               | 0        | 0 72 11     |  |  |  |  |  |  |  |  |  |  |  |
| CC                                                                      | GEM/GOVEY, 8006913881                                                        | 1000                                   | 0                            | 0                  | 0           | 9999999999 | 1111111111      | 11111111 | 111111      |  |  |  |  |  |  |  |  |  |  |  |
| Jul2003                                                                 | Jul1984                                                                      | Jul2002                                | 1000                         | 0                  | 0           | GM         | 1               | 1        | 7 84 08     |  |  |  |  |  |  |  |  |  |  |  |
| MORTGAGES                                                               |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Reptd                                                                   | Open                                                                         | Last                                   | H. Credit                    | Balance            | PastDue     | Terms      | Payment Pattern |          |             |  |  |  |  |  |  |  |  |  |  |  |
| BB                                                                      | 0000000                                                                      | Aug2008                                | 70000                        | 30000              | 0           | 205M       | 1               | 1        | 1 M4        |  |  |  |  |  |  |  |  |  |  |  |
| Aug2008                                                                 | 0000000                                                                      | Aug2008                                | 70000                        | 30000              | 0           | 205M       | 1               | 1        | 1 M4        |  |  |  |  |  |  |  |  |  |  |  |
| REGISTERED ITEMS                                                        |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Reptd                                                                   | Open                                                                         | Mature                                 | Amount                       | Security           |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| CC                                                                      | ALTEIRA BANK                                                                 | Dec2003                                | 15000                        |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Jan2000                                                                 | Jan2000                                                                      | Dec2003                                | 15000                        |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| BANKRUPTCY AND INSOLVENCY                                               |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Reptd                                                                   | Reptd                                                                        | Trustee                                | Assets                       | Liab               |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Jul2005                                                                 | 01Dec2002                                                                    | BURT HOWE                              | 755.20                       | 755.20             |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
|                                                                         |                                                                              | HOWE & ASSOCIATES                      | 558                          | DISCHARGE          | 01Jul2003   |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
|                                                                         |                                                                              | SMC HAM                                | 15458                        | JOINT              |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| LEGAL ITEMS                                                             |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Reptd                                                                   | Plaintiff's Name                                                             | Amount                                 | Balance                      |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Sep2004                                                                 | ABC                                                                          | 1500                                   | 0                            |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
|                                                                         | HAMILTON SMALL CLAIMS COURT                                                  | 1500                                   | 0                            |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
|                                                                         | JUDG 13485                                                                   | SATISFIED                              | 01Jul2004                    |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| COLLECTIONS                                                             |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Reptd                                                                   | Agency/Creditor's Name                                                       | Amount                                 | Balance                      |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Jun2005                                                                 | ARTIC SERVICE/CABLE COMPANY                                                  | 404                                    | 404                          |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
|                                                                         | STILL OWING                                                                  | 404                                    | 404                          |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Sep2004                                                                 | A/C / GAS CO                                                                 | 577                                    | 0                            |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
|                                                                         | PAID Sep2004                                                                 | 577                                    | 0                            |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| INQUIRIES                                                               |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Date                                                                    | Credit Grantor                                                               |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 25Jul2005                                                               | VA ALLES INTERNATIONAL CREDIT, 8004788181                                    |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 01May2002                                                               | BB CIBC/PRESIDENTS CHOICE,                                                   |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 29Nov1999                                                               | DC ZELLER, 8002832598                                                        |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| REMARKS                                                                 |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| Date                                                                    | Information                                                                  |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #H#A CONFIRMED FRAUD VICTIM. BEFORE EXTENDING CREDIT VERIFY ALL              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #H#A APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT             |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #H#A HOME: (416) 555-1212 DATED 07/2008. VICTIME CONFIRMEE DE FRAUDE         |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #H#A NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS         |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #H#A DU CONSOMMATEUR DE FRAUDE. COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| 30Dec2004                                                               | #H#A A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005            |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |
| This completes the file for JANE CONSUMER.                              |                                                                              |                                        |                              |                    |             |            |                 |          |             |  |  |  |  |  |  |  |  |  |  |  |

# 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.<br>Consumer Credit Report<br>03/27/20XX     |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
|-------------------------------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------|-------------------------------------------|----------------------------------------|-----------------|--|
| Subject<br>X - Ref<br>AKA<br>On File<br>20Jul1994                       | Surname<br>CONSUMER<br>CUSTOMER<br>CONSUMER<br>Last Inq<br>25Jul2005           | Given Name(s)<br>JANE'S<br>JANE<br>SUE                                                                                                                                                                                                                        | Sec. Ins. No.<br>### ### ###            | Birth<br>11Oct1959                     |                                                                                          |                                           |                                        |                 |  |
| RESIDENCE(S)                                                            |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        | Current Residence                                                                        | Telephone<br>416551212                    | Prev Phone<br>4165523456               |                 |  |
| Street<br>123 MAIN STREET 101<br>456 BACK STREET<br>789 FRONT STREET 77 | City<br>ANYTOWN<br>NEWTOWN<br>ANYTOWN                                          | Prov<br>ON<br>ON<br>ON                                                                                                                                                                                                                                        | Postal<br>M1M 1M1<br>L1L 1L1<br>L1L 1L1 | Since<br>Dec2006<br>Jul1994<br>Oct1990 |                                                                                          |                                           |                                        |                 |  |
| EMPLOYMENT(S)                                                           |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        | Employer's Name & Address<br>HENRY'S HOT CORDS<br>NATIONAL STEEL CAR<br>SUPERARC WELDING | Occupation<br>CASHIER<br>WELDER<br>WELDER | Since<br>Jul1998<br>Jul2000<br>Sep2004 |                 |  |
| FILE SUMMARY                                                            |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| Legal1-Jan2004                                                          | Bank1-Dec2002                                                                  | Coll+2-Dec2003                                                                                                                                                                                                                                                | Inqs+3-Jul2009                          | BlMtn+1                                | CollInq+1                                                                                |                                           |                                        |                 |  |
| High+8500                                                               | Bank+2352                                                                      | Pay+80                                                                                                                                                                                                                                                        | Acct+3                                  | Neg+2                                  | Pay+2                                                                                    |                                           |                                        |                 |  |
| Trade-Jul1994Feb2001                                                    | Balances                                                                       | Inst+2352                                                                                                                                                                                                                                                     | Rev+80                                  | Open+80                                | Mat+80                                                                                   | #Reg+1                                    |                                        |                 |  |
| MESSAGES                                                                |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| ID Mismatch Alert:                                                      |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        | Applicant's SIN is invalid                                                               |                                           |                                        |                 |  |
| High Risk Fraud Alert:                                                  |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        | #HH# Consumer Fraud Warnings on File                                                     |                                           |                                        |                 |  |
| BUREAU SCORES                                                           |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| FICO® Risk Score                                                        |                                                                                | 548 **ALERT**<br>39 Serious delinquency and derogatory public record or collection filed<br>13 Time since delinquency is too recent or unknown<br>18 Number of accounts with delinquency<br>20 Time since derogatory public record or collection is too short |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| TransUnion Risk Score                                                   |                                                                                | 585 **ALERT**<br>84 Lack of recent revolving account information<br>53 Lack of recent consumer finance account information<br>68 Monthly payment due on accounts<br>57 Time since most recent retail account established                                      |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| FICO® Revenue Score                                                     |                                                                                | 857 **ALERT**<br>39 Serious Delinquency, and public record or collection filed<br>18 Number of accounts with delinquency<br>16 Lack of recent revolving account information<br>40 Derogatory public record or collection filed                                |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| FICO® Bankruptcy Score                                                  |                                                                                | 308                                                                                                                                                                                                                                                           |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| FICO® Application Fraud Score                                           |                                                                                | 308                                                                                                                                                                                                                                                           |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| BANKING                                                                 |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| Reptd<br>BB<br>Apr2007                                                  | Open<br>Apr2008                                                                | Banking Information<br>ROYAL BANK OF CANADA, 3565162712<br>CHEQUING ACCT 180 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING                                                                                                                                     |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| TRADE                                                                   |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| Reptd<br>CC<br>Jul2005                                                  | Open<br>Apr1998                                                                | Last<br>Jun2003                                                                                                                                                                                                                                               | H. Credit<br>1000                       | Balance<br>0                           | PastDue<br>0                                                                             | Terms<br>9999999952                       | 30850908M                              | MOP<br>11111111 |  |
| INCL IN BANKRUPTCY                                                      |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| BB<br>Jun2005                                                           | C I B C DEALER DIRECT LOANS,8002867867                                         |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| CC<br>Jul2003                                                           | GEM OKEY, 8006913861                                                           |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| 3RD PARTY COLL                                                          |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| MORTGAGES                                                               |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| Reptd<br>BB<br>Aug2008                                                  | Open<br>0000000                                                                | Last<br>Aug2008                                                                                                                                                                                                                                               | H. Credit<br>70000                      | Balance<br>30000                       | PastDue<br>0                                                                             | Terms<br>205M                             | 30850908M                              | MOP<br>11111111 |  |
| MORTGAGE                                                                |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| REGISTERED ITEMS                                                        |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| Reptd<br>CC<br>Jan2000                                                  | Open<br>Jan2000                                                                | Mature<br>Dec2003                                                                                                                                                                                                                                             | Amount<br>15000                         | Security                               |                                                                                          |                                           |                                        |                 |  |
| ALTERNATIVE BANK                                                        |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| BANKRUPTCY AND SOLVENCY                                                 |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| Reptd<br>Jul2005                                                        | Reptd<br>01Dec2002                                                             | Trustee<br>BLRT HOWE<br>HOWE & ASSOCIATES                                                                                                                                                                                                                     | Assets<br>558                           | Liab<br>75523                          |                                                                                          |                                           |                                        |                 |  |
|                                                                         |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        | DISCHARGE                                                                                | 01Jul2003                                 |                                        |                 |  |
|                                                                         |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        | JOINT                                                                                    | 15458                                     |                                        |                 |  |
| LEGAL ITEMS                                                             |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| Reptd<br>Sep2004                                                        | Reptd<br>Jan2004                                                               | Plaintiff's Name<br>ABC                                                                                                                                                                                                                                       | Amount<br>1500                          | Balance<br>0                           |                                                                                          |                                           |                                        |                 |  |
|                                                                         |                                                                                |                                                                                                                                                                                                                                                               | HAMILTON SMALL CLAIMS COURT             | 01Jul2004                              |                                                                                          |                                           |                                        |                 |  |
|                                                                         |                                                                                |                                                                                                                                                                                                                                                               | JUDG 13485                              |                                        |                                                                                          |                                           |                                        |                 |  |
| COLLECTIONS                                                             |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| Reptd<br>Jun2005                                                        | Reptd<br>Dec2003                                                               | Agency/Creditor's Name<br>ARTIC SERVICES/CABLE COMPANY                                                                                                                                                                                                        | Amount<br>404                           | Balance<br>404                         |                                                                                          |                                           |                                        |                 |  |
|                                                                         |                                                                                |                                                                                                                                                                                                                                                               | STILL OWING                             |                                        |                                                                                          |                                           |                                        |                 |  |
| Sep2004                                                                 | Jul2003                                                                        | A/C / GAS CO                                                                                                                                                                                                                                                  | 577                                     | 0                                      |                                                                                          |                                           |                                        |                 |  |
|                                                                         |                                                                                |                                                                                                                                                                                                                                                               | PAID Sep2004                            |                                        |                                                                                          |                                           |                                        |                 |  |
| INQUIRIES                                                               |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| Date<br>25Jul2005                                                       | Credit Grantor<br>VIA ALLEED INTERNATIONAL CREDIT,8094788181                   |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| 01May2002                                                               | BB CIBC/PRESIDENTS CHOICE,                                                     |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| 29Nov1994                                                               | DC ZELLERS,8002832588                                                          |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| REMARKS                                                                 |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| Date<br>30Dec2004                                                       | Information<br>#HH# CONFIRMED FRAUD VICTIM. BEFORE EXTENDING CREDIT VERIFY ALL |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| 30Dec2004                                                               | #HH# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT               |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| 30Dec2004                                                               | #HH# HOME: (416) 555-1212 DATED 07/08. VICTIME CONFIRMEE DE FRAUDE             |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| 30Dec2004                                                               | #HH# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS           |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| 30Dec2004                                                               | #HH# DU POLLUANT DE FILS. COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT         |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| 30Dec2004                                                               | #HH# A DOMICILE POUR VERIFICATION AU (416) 555-1212 DATE 07/08/05              |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |
| This completes the file for JANE CONSUMER                               |                                                                                |                                                                                                                                                                                                                                                               |                                         |                                        |                                                                                          |                                           |                                        |                 |  |

- | 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

Subject:

J. Ref

A/C

On File

25JUL1994

Surname

CONSUMER

CONSUMER

Last Inq

25JUL2005

Given Name(s)

JANIE

JANE

SUE

Current Residence

Sec. Ins. No.

#H# not set

Telephone

4165551212

Birth

T10011958

Prev Phone

4165553634

RESIDENCE(S)

Street

122 MAIN STREET 101

456 BACK STREET

789 FRONT STREET 77

City

ANYTOWN

ANYTOWN

ANYTOWN

Prov

ON

ON

ON

Postal

M1M M1

L1L L1L

L1L L1L

Since

Dec2008

JUN1994

OCT1990

EMPLOYMENT(S)

Employer's Name & Address

HENRY'S HOT DOGS ON

NATIONAL STEEL CAR ON

SUREAUX WELDING ON

Occupation

CASHIER

WELDER

WELDER

Since

JUL1999

JUN2003

SEP2004

FILE SUMMARY

Legal

Jan2004

Legal-Enq

25Jul1994

Inq

Dec2002

Legal-Paid

25Jul2005

Paid

Oct2003

Legal-Inq

25Jul1994

Open

Jun2005

Legal-Open

25Jul2005

Coll

Mar2001

Legal-Coll

25Jul1994

MESSAGES

ID Missed Alert:

Applicant's IDN is invalid

High Risk Fraud Alert:

#H# Consumer Fraud Warnings on File

BUREAU SCORES

FICO® Risk Score

548 \*\* ALERT \*\*

28 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

568 \*\* ALERT \*\*

007 \*\* ALERT \*\*

84 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

657 \*\* ALERT \*\*

28 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

398

TransUnion Risk Score

FICO® Revenue Score

FICO® Bankruptcy Score

FICO® Application Fraud Score

BANKING

Rept

BR

Apr2007

Open

ROYAL BANK OF CANADA, 9058182712

Apr2006

Banking Information

CHECKING ACCT

99 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWNG

TRADE

Rept

JUN2005

JUN2005

BB

JUN2005

CC

JUN2003

Open

CHASE CARD SERVICES, 8002953675

JUN2005

C / B.C. DEALER DIRECT LOANS, 8002657897

Feb2001

GEMONEY, 8006812861

JUN1994

Last

JUN2005

JUN2005

JUN2005

JUN2005

JUN2002

H Credit

1000

1000

7500

1000

1000

Balance

0

0

2352

0

0

PastDue

0

0

0

0

0

Terms

8999999995421111111111

GM 1 1 1 1 1 1 9

1111111111110000001111

31 0M 0 0 2 72 11

899954521111111111111111

GM 1 1 7 84 09

Payment Pattern

MOP

R

MORTGAGES

Rept

BB

Aug2009

Open

00000000

Aug2006

Last

Aug2006

H Credit

70000

Balance

30000

PastDue

0

Terms

200M

Payment Pattern

30/60/90/0M

MOP

4211111111

1 1 1 M4

REGISTERED ITEMS

Rept

ZZ

JAN2000

Open

ALTEGRA INC

Dec2003

Mature

JAN2000

Amount

15000

Security

A E

BANKRUPTCY AND INSOLVENCY

Rvd

JUN2005

Rept

01Dec2002

Trustee

BURST HOME

HOME ASSOCIATES

GM - NAME

Assets

500

7500

DISCHARGE

01Jun2003

15436

Liab

LEGAL ITEMS

Rvd

SEP2004

Rept

JAN2004

Plaintiff's Name

ABO HAMILTON SMALL CLAIMS COURT

JUGEO 13485

Amount

1500

Balance

01Jun2004

COLLECTIONS

Rvd

JUN2005

Rept

Dec2003

Agency/Creditor's Name

ARTIC SERVICE/CREDIT COMPANY

Amount

404

Balance

STILL OWNG

SEP2004

JUN2003

AIC / GAS CO

PAID SEP2004

INQUIRIES

Date

25Jul2005

01May2002

25Nov1989

Credit Grantor

YA ALLIED INTERNATIONAL CREDIT/8664780181

BE CIBC/PRESCRIPTORS CHOICE

CD ZELLERS, 8002632539

REMARKS

Date

30Dec2004

30Dec2004

30Dec2004

30Dec2004

30Dec2004

30Dec2004

Information

#H# CONFIRMED FRAUD VICTIM. BEFORE EXTENDING CREDIT VERIFY ALL

#H# NO APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT

#H# NO HOME (416) 556-1212 DATED 07/20/05. VICTIME CONFIRME DE FRAUDE.

#H# NO

#H# NO

#H# DU POSTULANT DE PLUS, COMMUNIQUER AVEC LE CLIENT CONFIRME DRECEMEMENT

#H# NO DOMICILE POUR VERIFICATION AU (416) 556-1212 DATE 07/20/05

This completes the file for JANE CONSUMER.

# 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.<br>Consumer Credit Report<br>03/27/20XX                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Subject<br>X - Ref<br>AKA<br>On File<br>25Jul1994                                            | Surname<br>CONSUMER<br>CUSTOMER<br>CONSUMER<br>Last Inq<br>25Jul2005                                                                                                                                                                                                                                                                                                                                                                                                                          | Given Name(s)<br>JANE/S<br>SUE                                                        | Sec. Ins. No.<br>### ##                     | Birth<br>11Oct1958                     |                                           |                                        |                                    |               |  |  |  |  |  |  |
| RESIDENCE(S)                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        | Current Residence                         | Telephone<br>4165551212                | Prev Phone<br>4165553634           |               |  |  |  |  |  |  |
| Street<br>123 MAIN STREET 101<br>456 BACK STREET<br>789 FRONT STREET 77                      | City<br>ANYTOWN<br>NEWTOWN<br>ANYTOWN                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Prov<br>ON<br>ON<br>ON                                                                | Postal<br>M1M 1M1<br>L1L1 L1L1<br>L1L1 L1L1 | Since<br>Dec2008<br>Jul1994<br>Oct1995 |                                           |                                        |                                    |               |  |  |  |  |  |  |
| EMPLOYMENT(S)                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Employer's Name & Address<br>HENRY'S HOT DOGS ON<br>NATIONAL STEEL CAR<br>SURREAL WELDING ON |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        | Occupation<br>CASHIER<br>WELDER<br>WELDER | Since<br>Jul1995<br>Jul2000<br>Sep2004 |                                    |               |  |  |  |  |  |  |
| FILE SUMMARY                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Legal: Jan2004                                                                               | Bkg: 1-Dec2002                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Coll: 2-Dec2003                                                                       | Inqs: 3-Jul2005                             | #Mth: 1                                | Coll: 1                                   |                                        |                                    |               |  |  |  |  |  |  |
| High: 19950                                                                                  | Bal: 12353                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Paid: 400                                                                             | Paym: \$310                                 | Act: 3                                 | Neg: 2                                    | Paid: 2                                | Coll: 1                            |               |  |  |  |  |  |  |
| Trade: Jul1994/Feb2001                                                                       | Balances                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Inq: 2353                                                                             | Rev: 93                                     | Open: 80                               | #Reg: 1                                   |                                        |                                    |               |  |  |  |  |  |  |
| MESSAGES                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| ID Mismatch Alert: Applicant's SN is invalid                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| High Risk Fraud Alert: #HRA Consumer Fraud Warnings on File                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| BUREAU SCORES                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| FICO® Risk Score                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 548 **ALERT**                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 28 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                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 585 **ALERT**                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| TransUnion Risk Score                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| FICO® Revenue Score                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 507 **ALERT**                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 54 Lack of recent revolving account information                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 53 Lack of recent consumer finance account information                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 59 Monthly payment due on accounts                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 57 Time since most recent retail account established                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| FICO® Bankruptcy Score                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 657 **ALERT**                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 28 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                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| 358                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| BANKING                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Reptd<br>BR<br>Apr2007                                                                       | Open<br>ROYAL BANK OF CANADA, 805162712<br>Apr2006                                                                                                                                                                                                                                                                                                                                                                                                                                            | Banking Information<br>CHECKING ACCT 189 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| TRADE                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Reptd<br>OC<br>Jul2005                                                                       | Open<br>CHASE CARD SERVICES, 8002863675<br>Apr1998                                                                                                                                                                                                                                                                                                                                                                                                                                            | Last<br>Jun2003                                                                       | H. Credit<br>1000                           | Balance<br>0                           | PastDue<br>0                              | Terms<br>GM                            | Payment Pattern<br>30/90/90/90 MOP | 1 1 1 1110 R9 |  |  |  |  |  |  |
| BB<br>Jun2005                                                                                | C / B.C. DEALER DIRECT LOANS, 8002857897<br>Feb2001                                                                                                                                                                                                                                                                                                                                                                                                                                           | Jun2005                                                                               | INCL IN BANKRUPTCY                          | 7500                                   | 2352                                      | 0                                      | 310M                               | 0 0 0 72 11   |  |  |  |  |  |  |
| OC<br>Jul2003                                                                                | GE MONEY, 8006113861<br>Jul1994                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Jul2002                                                                               | 3RD PARTY COLL                              | 1000                                   | 0                                         | 0                                      | GM                                 | 1 1 7 84 C9   |  |  |  |  |  |  |
| MORTGAGES                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Reptd<br>SB<br>Aug2008                                                                       | Open<br>00000000<br>Aug2008                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Last<br>Aug2008                                                                       | H. Credit<br>70000                          | Balance<br>30000                       | PastDue<br>0                              | Terms<br>200M                          | Payment Pattern<br>30/90/90/90 MOP | 4321111111 M4 |  |  |  |  |  |  |
| REGISTERED ITEMS                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Reptd<br>ZZ<br>Jan2000                                                                       | Open<br>ALTERNA BANK<br>Jan2000                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Mature<br>Dec2003                                                                     | Amount<br>15000                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| BANKRUPTCY AND INSOLVENCY                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Reptd<br>JUL2005                                                                             | Reptd<br>01Dec2002                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Trustee<br>BURT HOWE<br>HOWE & ASSOCIATES                                             | Assets<br>500<br>75520                      | Liab<br>DISCHARGE<br>01Jul2003         |                                           |                                        |                                    |               |  |  |  |  |  |  |
| LEGAL ITEMS                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Reptd<br>Sep2004                                                                             | Reptd<br>Jan2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Plaintiff's Name<br>AIC<br>HAMILTON SMALL CLAIMS COURT                                | Amount<br>1500                              | Balance<br>0                           |                                           |                                        |                                    |               |  |  |  |  |  |  |
| COLLECTIONS                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Reptd<br>Jan2005                                                                             | Reptd<br>Dec2003                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Agency/Creditor's Name<br>ARTIC SERVICES/CABLE COMPANY                                | Amount<br>404                               | Balance<br>404                         |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Sep2004                                                                                      | Jul2003                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | AIC / GAS CO                                                                          | STILL OWING                                 | 0                                      |                                           |                                        |                                    |               |  |  |  |  |  |  |
| INQUIRIES                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Date<br>25Jul2005<br>01May2002<br>29Nov1999                                                  | Credit Grantor<br>YA ALLED INTERNATIONAL CREDIT, 8004780181<br>BB CIBC/PRESIDENTS CHOICE<br>DC ZELLERS, 8002832599                                                                                                                                                                                                                                                                                                                                                                            |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| REMARKS                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |
| Date<br>30Dec2004<br>30Dec2004<br>30Dec2004<br>30Dec2004<br>30Dec2004                        | Information<br>#HRA CONFIRMED FRAUD VICTIM, BEFORE EXTENDING CREDIT VERIFY ALL<br>#HRA APPLICANT INFORMATION, CONTACT CONSUMER FOR VERIFICATION AT<br>#HRA HOME (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE<br>#HRA NE PAS ACCORDER DE CREDIT SANS VÉRIFIER TOUTES LES INFORMATIONS<br>#HRA DU POSTULANT DE PLUS, COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT<br>#HRA A COMILLE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005<br>This completes the file for JANE CONSUMER. |                                                                                       |                                             |                                        |                                           |                                        |                                    |               |  |  |  |  |  |  |



# Inquiries

## INQUIRIES

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

|                                                                                         |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------------------|-----------------------------------------|----------------------------------------|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
| Trans Union of Canada, Inc.<br>Consumer Credit Report<br>03/27/20XX                     |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| Subject<br>X - Ref<br>AKA<br>On File<br>25Jul1994                                       | Surname<br>CONSUMER<br>CUSTOMER<br>CONSUMER<br>Last Inq<br>25Jul2005 | Given Name(s)<br>JANE/S<br>SUE<br>Current Residence                    | Sec. Ins. No.<br>### ### ###            | Birth<br>11Oct1958                     | Telephone<br>4165551212 | Prev Phone<br>4165553434                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |  |  |
| RESIDENCE(S)                                                                            |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| Street<br>123 MAIN STREET 101<br>456 BACK STREET<br>789 FRONT STREET 77                 | City<br>ANYTOWN<br>NEWYOW<br>ANYTOWN                                 | Prov<br>ON<br>ON<br>ON                                                 | Postal<br>M1M 1M1<br>L1L1 L1<br>L1L1 L1 | Since<br>Dec2008<br>Jul1994<br>Oct1995 |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| EMPLOYMENT(S)                                                                           |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| Employer's Name & Address<br>HENRY'S HOT DOGS<br>NATIONAL STEEL CAR<br>SUREGARC WELDING | ON<br>ON<br>ON                                                       | Occupation<br>CASHIER<br>WELDER<br>WELDER                              | Since<br>Jul1998<br>Jul2000<br>Sep2004  |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| FILE SUMMARY                                                                            |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| Legal1-Jan2004<br>High=9950<br>Trades-Jul1994/Feb2001                                   | Bkpt=1-Dec2002<br>BalmF2353<br>Balances                              | Coll=2-Dec2003<br>PaymF310<br>InstF2353                                | Inqs3-Jul2005<br>Acct=3<br>Rev=80       | 6Mnth=1<br>Fico=2<br>Open=80           | Collng=1<br>#Reg=1      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| MESSAGES                                                                                |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| ID Mismatch Alert: Applicant's SIN is invalid                                           |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| High Risk Fraud Alert: #HRA Consumer Fraud Warnings on File                             |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| BUREAU SCORES                                                                           |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| FICO® Risk Score                                                                        |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| TransUnion Risk Score                                                                   |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| FICO® Revenue Score                                                                     |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| FICO® Bankruptcy Score                                                                  |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| FICO® Application Fraud Score                                                           |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| BANKING                                                                                 |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| Reptd<br>BR<br>Apr2007                                                                  | Open<br>ROYAL BANK OF CANADA, 905162712<br>Apr2006                   | Last<br>CHECKING ACCT 189 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| TRADE                                                                                   |                                                                      |                                                                        |                                         |                                        |                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |  |  |
| Reptd<br>OC<br>Jul2005                                                                  | Open<br>CHASE CARD SERVICES, 8002653675<br>Apr1998                   | Last<br>Jun2003                                                        | H. Credit<br>1000                       | Balance<br>0                           | PastDue<br>0            | Terms<br>99999999954321111111111111111111<br>0M 1 1 11 10 19                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |  |  |
| BB<br>Jun2005                                                                           | C / B.C. DEALER DIRECT LOANS, 8002657897<br>Feb2001                  | Jun2005                                                                | 7000                                    | 2352                                   | 0                       | 1111111111110000X111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111111 |  |  |  |



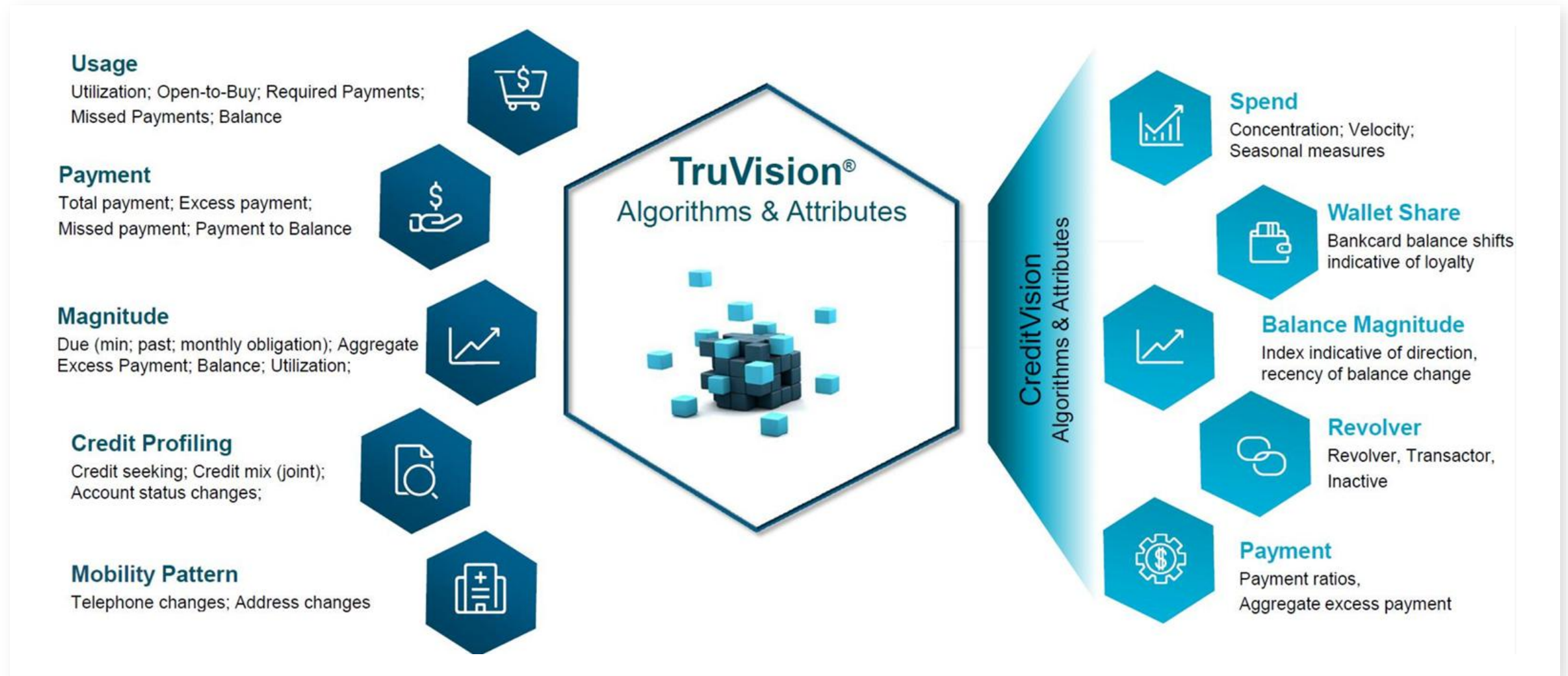


**Date**                      **CONFIRMED VICTIM STATEMENT**

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.

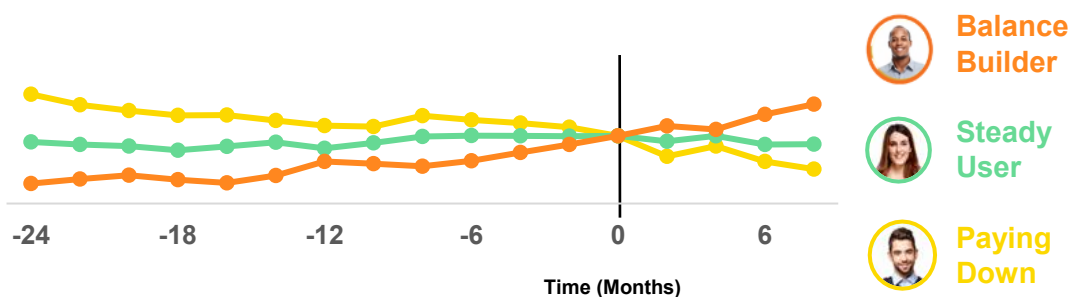
| TransUnion Canada Inc.<br>Consumer Credit Report                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|----------------------------------------|----------------------------|-------------------|-----------------|--------------|------------------------|---|---------------|
| 03/27/2003                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Subject</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Surname</b>                                                         | <b>JANES</b>                           | <b>Sec. Ins. No.</b>       | <b>Birth</b>      |                 |              |                        |   |               |
| X - Ref                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | CONSUMER                                                               | GIVEN/                                 | ### ##.##                  | 11Oct1950         |                 |              |                        |   |               |
| A/K/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | CUSTOMER                                                               | JANES                                  |                            |                   |                 |              |                        |   |               |
| <b>On File</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>Last Inv</b>                                                        | <b>Current Residence</b>               | <b>Telephone</b>           | <b>Prev Phone</b> |                 |              |                        |   |               |
| 20Jul1994                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | CSLXLC385                                                              |                                        | 416555-1712                | 416555-3034       |                 |              |                        |   |               |
| <b>RESIDENCE(S)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Street</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>City</b>                                                            | <b>Prov</b>                            | <b>Postal</b>              | <b>Since</b>      |                 |              |                        |   |               |
| 125 MAIN STREET 101                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | ANYTOWN                                                                | ON                                     | M1M 1M1                    | Dec2008           |                 |              |                        |   |               |
| 456 BACK STREET                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | NEWTOWN                                                                | ON                                     | L1L 1L1                    | Jul1994           |                 |              |                        |   |               |
| 789 FRONT STREET 77                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | ANYTOWN                                                                | ON                                     | L1L 1L1                    | Oct1990           |                 |              |                        |   |               |
| <b>EMPLOYMENTS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Employer's Name &amp; Address</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                        | <b>Occupation</b>                      | <b>Since</b>               |                   |                 |              |                        |   |               |
| HEWITT'S NOT DRESS ON NATIONAL STEEL CAR SHEET METALTING ON                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                        | CASHIER WELDER                         | Jul1988                    |                   |                 |              |                        |   |               |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                        |                                        | Jun2000                    |                   |                 |              |                        |   |               |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                        |                                        | Sep2004                    |                   |                 |              |                        |   |               |
| <b>FILE SUMMARY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| Legal1-Jan2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Bank1-Dec2002                                                          | Coll2-Dec2003                          | Inqs3-Jul2005              | EmtInsr1-         | CollInqr1-      |              |                        |   |               |
| Chase1-Jun2006                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Blip1-Feb2002                                                          | Pymn3-May2003                          | Act3-Sep2002               | Pass2-            | CollInqr1-      |              |                        |   |               |
| Trade1-Jul1994#F2001                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Allyc1-Mar2002                                                         | Inst2-F352                             | Rev0-                      | Open0-            | Mort0-          | #Effg1-      |                        |   |               |
| <b>MESSAGES</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| #D Missed Alert : Applicant's SIN is used                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| #High Risk Fraud Alert : #HPH Consumer Fraud Warnings on File                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>BUREAU SCORES</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>FICO® Risk Score</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| 548 *** ALERT **<br>38 Serious delinquency and derogatory public record or collection filed<br>13 Time since delinquency is too recent or unknown<br>18 Number of accounts with delinquency<br>20 Time since derogatory public record or collection is too short<br>585 *** ALERT **<br>64 Lack of recent revolving account information<br>53 Lack of recent consumer finance account information<br>68 Monthly payment due on accounts<br>57 Time since most recent retail account established<br>657 *** ALERT **<br>38 Serious Delinquency, and public record at collection filed<br>16 Number of accounts with delinquency<br>16 Lack of recent revolving account information<br>49 Derogatory public record or collection filed<br>338 |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>FICO® Application Fraud Score</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>BANKING</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Rptd</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Origin</b>                                                          |                                        | <b>Banking Information</b> |                   |                 |              |                        |   |               |
| RR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ROYAL BANK OF CANADA, 95512712                                         |                                        |                            |                   |                 |              |                        |   |               |
| Apr2007                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Apr2006 CHECKING ACCT 980 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING |                                        |                            |                   |                 |              |                        |   |               |
| <b>TRADE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Rptd</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Account</b>                                                         | <b>Last</b>                            | <b>H Credit</b>            | <b>Balance</b>    | <b>PastDue</b>  | <b>Terms</b> | <b>Payment Pattern</b> |   |               |
| BB                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | CHASE CARD SERVICES,8802653675                                         | Apr1996                                | 1000                       | 0                 | 0               | 0M           | 1                      | 1 | 111110        |
| Jul2005                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | C / B.C. DEALER DIRECT LOANS,8002385789                                | Feb2001                                | 7500                       | 2352              | 0               | 31.0M        | 0                      | 0 | 0.72 11       |
| CC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | GEMONEY, 8008133801                                                    | Jan2002                                | 1000                       | 0                 | 0               | 0M           | 1                      | 1 | 7.84 08       |
| CC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Jul1994                                                                | Jun2002                                | COOL                       |                   |                 |              |                        |   |               |
| <b>MORTGAGES</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Rptd</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Account</b>                                                         | <b>Last</b>                            | <b>H Credit</b>            | <b>Balance</b>    | <b>PastDue</b>  | <b>Terms</b> | <b>Payment Pattern</b> |   |               |
| BB                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Aug2008                                                                | Aug2006                                | 70000                      | 30000             | 0               | 200M         |                        |   | 4211111111 M4 |
| Aug2008                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 0000000                                                                | Aug2006                                | MORTGAGE                   |                   |                 |              |                        |   |               |
| <b>REGISTERED ITEMS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Rptd</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Account</b>                                                         | <b>Mature</b>                          | <b>Amount</b>              |                   | <b>Security</b> |              |                        |   |               |
| ZZ                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | ALTERRIA BANK                                                          | Dec2003                                | 15000                      |                   | A E             |              |                        |   |               |
| Jan2000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Jan2000                                                                |                                        |                            |                   |                 |              |                        |   |               |
| <b>BANKRUPTCY AND INSOLVENCY</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Rptd</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Rptd</b>                                                            | <b>Trustee</b>                         | <b>Assets</b>              |                   | <b>Liab</b>     |              |                        |   |               |
| Jul2005                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 01Dec2002                                                              | BUSSET HOWE HOME & ASSOCIATES SMC HAM  | 500                        |                   | 5500            |              |                        |   |               |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                        |                                        | DISCHARGE                  |                   | 01Jun2003       |              |                        |   |               |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                        |                                        | 15458                      |                   |                 |              |                        |   |               |
| <b>LEGAL ITEMS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Rptd</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Rptd</b>                                                            | <b>Plaintiff's Name</b>                | <b>Amount</b>              |                   | <b>Balance</b>  |              |                        |   |               |
| SEP2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Jan2004                                                                | HAMILTON SMALL CLAIMS COURT JUDY 13485 | SATISFIED                  |                   | 01Jul2004       |              |                        |   |               |
| <b>COLLECTIONS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Rptd</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Rptd</b>                                                            | <b>Agency/Creditor's Name</b>          | <b>Amount</b>              |                   | <b>Balance</b>  |              |                        |   |               |
| Jan2005                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Dec2003                                                                | ARTIC SERVICE/CABLE COMPANY            | 454                        |                   | STILL OWING     |              |                        |   |               |
| SEP2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Jul2003                                                                | AIC / GAS CO                           | 577                        |                   | PBD CPG2004     |              |                        |   |               |
| <b>INQUIRIES</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Date</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Credit Grantor</b>                                                  |                                        |                            |                   |                 |              |                        |   |               |
| 26Jul2005                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | YA ALLEED INTERNATIONAL CREDIT,8848798181                              |                                        |                            |                   |                 |              |                        |   |               |
| 01May2002                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | BBS CREDITORS CHOICE,                                                  |                                        |                            |                   |                 |              |                        |   |               |
| 25Nov1999                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | CD ZELLERS,8007263259                                                  |                                        |                            |                   |                 |              |                        |   |               |
| <b>REMARKS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                        |                                        |                            |                   |                 |              |                        |   |               |
| <b>Date</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Information</b>                                                     |                                        |                            |                   |                 |              |                        |   |               |
| 30Dec2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | #HPH CONFIRMED FRAUD VICTIM BEFORE EXTENDING CREDIT VERIFY ALL         |                                        |                            |                   |                 |              |                        |   |               |
| 30Dec2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | #HPH APPLICANT INFORMATION: CONSUMER REQUEST FOR VERIFICATION AT       |                                        |                            |                   |                 |              |                        |   |               |
| 30Dec2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | #HPH HOME: (416) 555-1212 DATED 07/20/05 VICTIME CONFIRME DE FRAUDE:   |                                        |                            |                   |                 |              |                        |   |               |
| 30Dec2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | #HPH PAS ACCORDER DE CREDIT Sans VERIFIER TOUTES LES INFORMATIONS      |                                        |                            |                   |                 |              |                        |   |               |
| 30Dec2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | #HPH DOMICILE DE PLUS COMMUNIQUE AVEC LE CONSOMMATEUR DIRECTEMENT      |                                        |                            |                   |                 |              |                        |   |               |
| 30Dec2004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | #HPH DOMICILE POUR VERIFICATION AU (416) 555-1212 DATE 07/20/05        |                                        |                            |                   |                 |              |                        |   |               |

# TruVision - What is Trended Data?



# 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

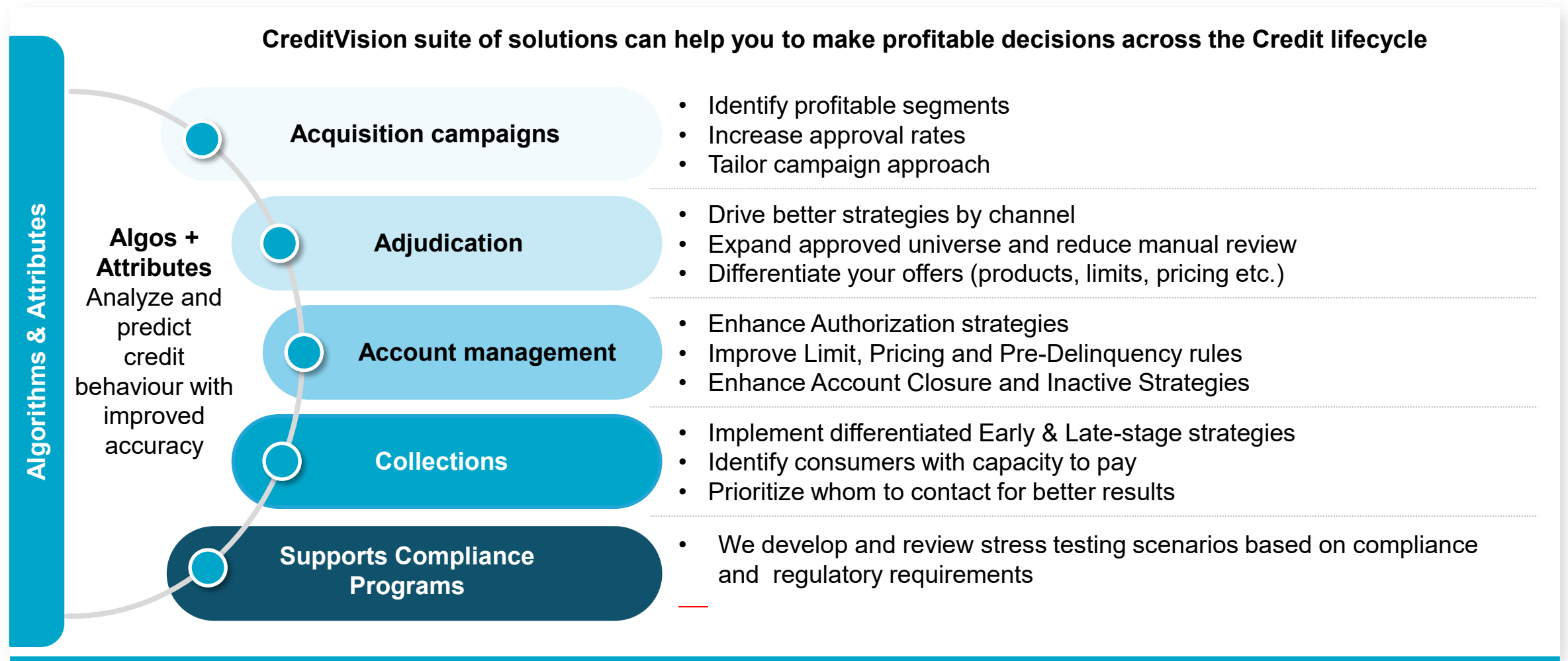
### 1 New Trended Risk Score

Improved Performance across segments including New to Credit

### 2 New Trended Algorithms

Payment magnitude & payment to balance ratios

# Trended Algorithms & Enriched Attributes



# 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                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Solutions</b></p> <ul style="list-style-type: none"><li>• Address and Telephone Trace</li><li>• Trusted Call Solutions</li></ul> <p>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.</p> | <p><b>Solutions</b></p> <ul style="list-style-type: none"><li>• TruVision Trended Risk Score</li></ul> <p><b>TruVision™</b></p> <p>TransUnion solutions can provide deeper insight into consumer credit behavior and trends to support more informed lending decisions and risk assessment strategies.</p> | <p><b>Solutions</b></p> <ul style="list-style-type: none"><li>• TruValidate</li></ul> <p><b>TruValidate™</b></p> <p>TransUnion provides tools that may help organizations assess identity-related risk and support fraud mitigation efforts as part of their overall fraud management strategy.</p> | <p><b>Solutions</b></p> <ul style="list-style-type: none"><li>• Credit Report Characteristics (CRC's)</li><li>• Mixed Media Modelling (MMM)</li><li>• Aggregate Data</li></ul> <p>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.</p> |



# Supporting Smarter Decisions Across the Auto Finance Ecosystem

## Competitive Growth & Market Share Pressure

### Solutions

- Aggregate Data
- Industry Benchmarking & Analytics

Industry and market intelligence can help organizations benchmark performance, understand market dynamics, and identify potential growth opportunities.

## Portfolio Performance & Retention

### Solutions

- Validations
- Data Append
- Dynamic Monitoring

TransUnion solutions can assist organizations in monitoring portfolio trends and identifying customer segments for retention and engagement initiatives.

## Responsible Lending Expectations

### Solutions

- Full Credit Report
- TruValidate

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.



**Please leave any  
questions in the chat.**



# Thank you!

