

USER GUIDE

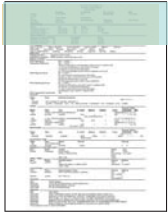


TRANSUNION CREDIT REPORT



CREDIT REPORT

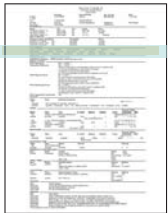
File and Demographic Information



Trans Union of Canada, Inc. Consumer Credit Report 03/27/20XX				
Subject X - Ref AKA On File 20Jul1994	Surname TESTHARVEY HARVEYS CONSUMER Last Inq 25JUL2010	Given Name(s) CODY CODY SUE Current Residence	Soc. Ins. No. ### ### ### Telephone 4165551212	Birth 11Oct1958 Prev Phone 4165553434
RESIDENCE(S)				
Street YONGE PO BOX 45047 400-55 STANDISH CRT 33 TORONTO ST	City TOR MISSISSAUGA UXBRIDGE	Prov ON ON ON	Postal M4P 3E3 L1L 1L1 L1L 1L1	Since Dec2006 Jul1994 Oct1990
EMPLOYMENT(S)				
Employer's Name & Address HENRYS HOT DOGS NATIONAL STEEL CAR SUREARC WELDING	ON ON ON	Occupation CASHIER WELDER WELDER	Since Jul1998 Jul2000 Sep2004	

- Date the credit report was issued
- Consumer's name, plus any known aliases
- Social Insurance Number (only returned with file when supplied with input)
- Date of birth
- Date the file was created
- Last date of inquiry on file
- Current address and telephone number
- Previous addresses on our file (3 returned, all maintained)
- Reported employment

File Summary



FILE SUMMARY						
Legal=1-Jan2009	Bkpr=1-Dec2008	Coll=2-Dec2008	Inqs=3-Jul2010	6Mnth=1	CollInq=1	
High=\$9500	Baln=\$2352	Pdue=\$0	Paym=\$310	Acct=3	Neg=2	Paid=2
Trade=Sep2001/Sep2004	Balances	Inst=\$2352	Rev=\$0	Open=\$0	Mort=\$30000	#Reg=1

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

IN THE FIRST ROW FROM LEFT TO RIGHT

- Total number of legal items; with date of most current
- Total number of bankruptcies; with date of most current
- Total number of collections; with date of most current
- Total number of inquiries; with date of most current
- Number of inquiries in last six months
- Number of inquiries that are collection inquiries

IN THE SECOND ROW FROM LEFT TO RIGHT

- Total high credit to the consumer
- Running balance on the available credit
- Total past due

- Total payments
- Number of accounts
- Number of accounts that have negative rating, including Manner of Payment (MOP) of 2, 3, 4, 5, 7, 8, 9
- Number of accounts paid

IN THE THIRD ROW FROM LEFT TO RIGHT

- Date of oldest account opened and date of most current account opened
- Breakdown of total running balances: Installment, Revolving, Open, Mortgage
- Total number of Registered Items

CREDIT REPORT

Special Messages



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

These are examples of optional products. Highlights specific credit file conditions that may include:

- An ID Mismatch Alert message : appears if current input address does not match any addresses on returned file; if input Social Insurance Number does not match the file Social Insurance Number; if there are four or more inquiries within the last 60 days, or if the input surname does not match returned file.
- A High Risk Fraud Alert message : The information in the inquiry is compared against information of known and potential frauds. If a match occurs against the input address, phone number or SIN, a warning message is generated prompting further investigation.

Bureau Scores



BUREAU SCORES
FICO® Risk Score : 546 **** ALERT ****
 : 38 Serious delinquency and derogatory public record or collection filed
 : 13 Time since delinquency is too recent or unknown
 : 18 Number of accounts with delinquency
 : 20 Time since derogatory public record or collection is too short
TransUnion Risk Score : 585 **** ALERT ****
 : 89 Proportion of balances to credit limits on bank/national revolving account accounts too high
 : 02 Delinquency on accounts
 : 81 Not enough debt experience
 : 05 Too many accounts with balances
FICO® Revenue Score : 007 **** ALERT ****
 : 64 Lack of recent revolving account information
 : 53 Lack of recent consumer finance account information
 : 68 Monthly payment due on accounts
FICO® Bankruptcy Score : 657 **** ALERT ****
 : 38 Serious Delinquency, and public record or collection filed
 : 18 Number of accounts with delinquency
 : 16 Lack of recent revolving account information
FICO® Application Fraud Score : 40 Derogatory public record or collection filed
 : 308

These are examples of optional products.

TRANSUNION RISK SCORE displays an unbiased predictive score to project a consumer's future credit risk. It is displayed numerically with four explanation factors. These factors are displayed in or der based on their relative impact on the final score. An "Alert" message occurs when a credit file contains MOP 7 or greater, a negative public record, a collection, or previous bankruptcy.

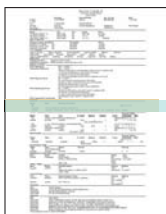
FICO® RISK SCORE is a general risk score designed for new account origination and account management purposes.

FICO® REVENUE SCORE is a revenue projection model.

FICO® BANKRUPTCY SCORE is a bankruptcy loss ratio model.

FICO® APPLICATION FRAUD SCORE model rank orders applications by their likelihood of being fraudulent.

Banking

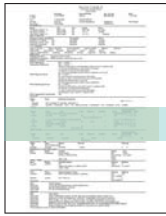


BANKING
Reptd **Open** **Banking Information**
 BR ROYAL BANK OF CANADA, 9058162712
 Sep2010 Sep2008 CHEQUING ACCT 160 UNCOLLECTED OVERDRAFT OR CHARGES STILL OWING

Banking information includes the following data: industry code, name and telephone number of credit grantor, date the credit information was reported to TransUnion, date the account was opened, narrative describing any closed for cause information.

CREDIT REPORT

Trades and Mortgages



TRADE							
Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M MOP
DC Sep2010	CHASE CARD SERVICES, 8002653675 Sep2001	Sep2010	1000	0	0	0/M	99999999954321111111111111 1 1 11 108 R9
INCL IN BANKRUPTCY							
BB Sep 2010	C.I.B.C. DEALER DIRECT LOANS, 8002657807 Sep2004	Sep2010	7500	2352	0	310/M	11111111111111XXXXX111111 0 0 0 72 I1
OC Sep2010	GEMONEY, 8006613861 Sep2003	Sep2010	1000	0	0	0/M	99999543211111111111111111 1 1 7 84 O9
3RD PARTY COLL							
MORTGAGES							
Reptd	Open	Last	H. Credit	Balance	PastDue	Terms	Payment Pattern 30/60/90/#M MOP
BB Sep2010	0000000	Sep2010		30000	0	200/M	43211111111111 1 1 1 M4
MORTGAGE							

Provides an ongoing historical and current record of the consumer's buying and payment activities. Trade information includes the following data:

- Industry Code
- Name and telephone number of credit grantor
- Payment pattern
- Date the credit information was reported to TransUnion
- 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

Frequency codes are:

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

- Payment pattern gives a detailed history of payment ratings for a maximum of 24 months. It reads from left to right with the most current verified entry to the left on the first line. The line below gives a summary of the historical status of the ratings for the total number of months the credit grantor has been reviewing the account. There are buckets for 30, 60 and 90 days. "X" equals months with no rating reported. Ratings of "2" are added to the 30-day bucket, ratings of "3" are in the 60-day bucket and all other ratings (4, 5, 7, 8, 9) are counted in the 90-day bucket. #M is the total of months reviewed.
- Type of account (R, I, O, M) and Manner Of Payment at which the account is currently reported. (See breakdown of MOP codes for more details.)
 R – Revolving O – Open I – Installment M – Mortgage
- A narrative is used as an explanation of the credit condition of the account.
- For mortgage information, the name and telephone number of the credit grantor are not displayed. The open date is not displayed.

Registered Items



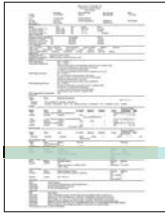
REGISTERED ITEMS					
Reptd	Open	Mature	Amount	Security	
ZZ Sep2010	ALTERNA BANK Jun2008	Jun2012	15000	A	E

This item is NOT RATED. It gives full details of registration including security. Also known as liens.

- A – Consumer Goods C – Equipment E – Other securities
 B – Inventory D – Assignment of book debts

CREDIT REPORT

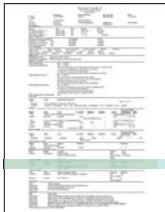
Bankruptcy and/or Consumer Proposal



BANKRUPTCY AND INSOLVENCY			
Rvsd	Reptd	Trustee	Assets Liab
Jul2009	01Dec2008	BURT HOWE HOWE & ASSOCIATES	500 75520
		SMC HAM	DISCHARGE 01Jun2009 15456

Will be maintained on consumer's file in compliance with provincial regulations. Includes: date revised, date reported, name and address of trustees, assets, liabilities and discharges with date.

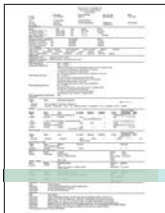
Legal Items



LEGAL ITEMS			
Rvsd	Reptd	Plaintiff's Name	Amount Balance
Seo2010	Jan2009	ABC HAMILTON SMALL CLAIMS COURT	1500 0
			SATISFIED 01Jul2009

Will be maintained on consumer's file in compliance with provincial regulations. Includes: date revised, date reported, plaintiff's name, court, amount, balance when applicable and comments.

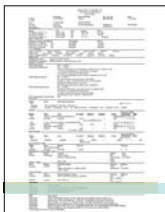
Collection Information



COLLECTIONS			
Rvsd	Reptd	Agency/Creditor's Name	Amount Balance
Jun2009	Dec2008	ARTIC SERVICES/CABLE COMPANY	404 404
Sep2009	Jul2008	AIC / GAS CO	STILL OWING 577 0
			INCL IN BANKRUPTCY

Will be maintained on consumer's file in compliance with provincial regulations. Includes: date revised, date reported, agency name and creditor's names (if provided), amount, balance and comments.

Inquiries

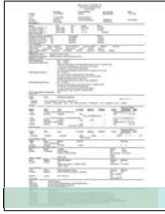


INQUIRIES	
Date	Credit Grantor
25Jul2010	YA ALLIED INTERNATIONAL CREDIT,8884788181
01May2009	BB CIBC/PRESIDENTS CHOICE,
25Nov2008	DC ZELLERS,8002632599

Displays the users who have viewed the consumer's credit file for credit-related purposes. Includes the date of the inquiry, the industry code of the inquirer, their name and telephone number.

CREDIT REPORT

Remarks



REMARKS	Date	Information
	30Dec2009	#HK# CONFIRMED FRAUD VICTIM; BEFORE EXTENDING CREDIT VERIFY ALL
	30Dec2009	#HK# APPLICANT INFORMATION. CONTACT CONSUMER FOR VERIFICATION AT
	30Dec2009	#HK# HOME: (416) 555-1212 DATED 07/2005 VICTIME CONFIRMEE DE FRAUDE:
	30Dec2009	#HK# NE PAS ACCORDER DE CREDIT SANS VERIFIER TOUTES LES INFORMATIONS
	30Dec2009	#HK# DU POSTULANT. DE PLUS , COMMUNIQUER AVEC LE CONSOMMATEUR DIRECTEMENT
	30Dec2009	#HK# A DOMICILE POUR VERIFICATION AU: (416) 555-1212 DATE 07/2005
	This completes the file for JANE CONSUMER.	

CONS: Consumer statement allows for comments from the consumer regarding information on their file
 GEN: Other

#HK#: Consumer has been compromised, or is a confirmed or potential victim of fraud and has a protective warning on file

Credit Report Codes

INDUSTRY CODE CLASSIFICATION

Kind Of Business	Code
Automotive	A
Banks & Trust Companies	B
Clothing	C
Department/Retail	D
Finance, Personal	F
Grocery	G
Home Furnishings	H
Insurance	I
Jewelry	J
Contractors	K
Lumber, Building Material, Hardware	L
Medical & Related Health	M
Credit Card & Travel/Entertainment	N
Oil Companies	O
Personal Service Other than Medical	P
Finance Companies Other than Personal Finance	Q
Real Estate & Public Accommodations	R
Sporting Goods	S
Farm & Garden Suppliers	T
Utilities & Fuel	U
Government	V
Wholesale	W
Advertising	X
Collection Services	Y
Miscellaneous	Z

TYPES OF ACCOUNTS

Open Account (payment required in full)	O
Revolving or Option (30 days)	R
Installment (fixed number of payments)	I
Mortgage	M

USUAL MANNER OF PAYMENT

Too new to rate; approved, but not used	0
Pays (or paid) within 30 days of billing; pays account as agreed	1
Pays (or paid) in more than 30 days, but not more than 60 days	2
Pays (or paid) in more than 60 days but not more than 90 days	3
Pays (or paid) in more than 90 days, but not more than 120 days	4
Account is at least 120 days overdue but is not yet rated a "9"	5
Making regular payments under a consolidation order or similar arrangement	7
Repossession	8
Bad debt, placed for collection; skip	9

TRANSUNION HIGH RISK FRAUD ALERT INTERPRETATION



TransUnion®

HIGH RISK FRAUD ALERT INTERPRETATION

CODE	HIGH RISK FRAUD ALERT MESSAGE	WHAT DOES IT MEAN?	WHERE DOES THE INFORMATION COME FROM?
41, 51 61, 71	... address is a PO rental box	Address matches a list of corporate/franchise rental box locations	Purchase from Canada Post monthly
40, 50 60, 70	... address is a mail drop	Address matches HRFA's list of independent mail drop locations (non-Canada Post)	Purchase from list brokers semi-annually
42, 52 62, 72 140, 141 142, 143 144, 145 146, 147 148, 149	... address is a(n) ... institutional address hotel/motel credit counseling service cheque cashing or money order service night club storage facility (household/commercial/ lockers) airport truck stop or plaza nursing home hospital/clinic telephone answering service	Address matches a list of commercial/institutional non-residential addresses on the HRFA database	Purchase from list brokers semi-annually
44	Apartment building – address should have unit number	Address matches address of multi-unit building, such as an apartment building, on the HRFA database	HVMR (high volume mail receiver) list purchased from Canada Post monthly
43, 53 63, 73 81, 91 100, 110 121	... address SIN telephone ... reported as misused	Address, SIN or telephone number matches an address, SIN or telephone number on the HRFA file reported used in a confirmed true name or credit fraud	Confirmed fraud or attempt to perpetrate a fraud – supplied to the database by the fraud department of a known consumer credit grantor

2009-06-03

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TRANSUNION HIGH RISK FRAUD ALERT INTERPRETATION



TransUnion®

CODE	HIGH RISK FRAUD ALERT MESSAGE	WHAT DOES IT MEAN?	WHERE DOES THE INFORMATION COME FROM?
45, 55 65, 75 105, 115	<p>... Address ...</p> <p>... SIN ...</p> <p>... telephone ...</p> <p>reported as misused (by victim)</p>	Address, SIN or telephone number matches an address, SIN or telephone number identified by the victim as having been used in a confirmed true name fraud. The consumer's file with TransUnion contains a statement indicating that the consumer has been a victim of true name or credit fraud	When a victim (consumer) calls TransUnion's FVAD (Fraud Victim Assistance Department), the information provided is loaded into the HRFA database
82, 92 122	... telephone reported as misused (actual company)	Telephone number matches a number in the HRFA database that has been identified as used in a confirmed true name or credit fraud. The telephone number has been confirmed as belonging to that of a legitimate company	Confirmed fraud or attempt to perpetrate a fraud – supplied by the fraud department of a known consumer credit grantor
80, 85 86, 87 90, 95 96, 97 120, 125 126, 127 83, 84 93, 94 123, 124	<p>... telephone is a ...</p> <p>cellular number</p> <p>Bell Mobility cellular number</p> <p>Rogers AT&T cellular number</p> <p>Telus cellular number</p> <p>Microcell cellular number</p> <p>payphone</p> <p>telephone answering service</p>	Telephone number matches a list of various non-residential telephone numbers on the HRFA database	Wireless cell ranges are provided by the companies listed. Pay phones for Ontario and Quebec are provided by Bell Canada. Telephone answering service phone numbers are purchased from list brokers semi-annually.
101, 111	applicant's/co-applicant's SIN is retired (deceased)	The SIN is associated with a deceased person	Provided by various consumer credit grantors
102, 112	applicant's/co-applicant's SIN is invalid	The Social Insurance Number entered does not pass the mod-10 validity check	Algorithm built into the HRFA database
103, 113	applicant's/co-applicant's SIN was issued before date of birth	The month and year in which the SIN was issued is prior to the date of birth	Algorithm built into the HRFA database
104, 114	applicant's/co-applicant's SIN was reported lost or stolen	The consumer to whom the input SIN belongs has reported that their SIN was lost or stolen	Reported by the victim (consumer) to our Fraud Victim Assistance Department

2009-06-03

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TRANSUNION HIGH RISK FRAUD ALERT INTERPRETATION



TransUnion®

106, 116	applicant's co-applicant's SIN has not yet been issued	The SIN has not yet been issued by the federal government	Algorithm built into the HRFA database
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TRANSUNION HIGH RISK FRAUD ALERT INTERPRETATION



CODE	HIGH RISK FRAUD ALERT MESSAGE	WHAT DOES IT MEAN?	WHERE DOES THE INFORMATION COME FROM?
130	current postal/phone number is inconsistent	The HOME phone number entered does not geographically overlay with the HOME address that has been entered	Algorithm built into the HRFA database
200, 210 220	input address/phone SIN is past its threshold	The address, telephone and/or SIN was used on multiple TransUnion inquiries within the time frame set by the customer	Algorithm built into the HRFA database
49, 59, 69, 79, 107, 179, 212, 213, 214, 215, 216	The address/Phone/SIN has been reported in a <u>Bust Out</u>	The current or previous address, phone number and/or SIN was reported as being associated with a known case of Bust Out fraud	Confirmed fraud or attempt to perpetrate a fraud – supplied by the fraud department of a known consumer credit grantor
ADDRESS warnings may refer to:		TELEPHONE warnings may refer to:	
-current		-current	
-previous		-previous	
-work		-work	
-ship to		-ship to	
-bill to		-bill to	

CREDIT REPORT CODES

INDUSTRY CODE CLASSIFICATION

Kind Of Business	Code
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Banks & Trust Companies	B
Clothing	C
Department/Retail	D
Finance, Personal	F
Grocery	G
Home Furnishings	H
Insurance	I
Jewelry	J
Contractors	K
Lumber, Building Material, Hardware	L
Medical & Related Health	M
Credit Card & Travel/Entertainment	N
Oil Companies	O
Personal Service Other than Medical	P
Finance Companies Other than Personal Finance	Q
Real Estate & Public Accommodations	R
Sporting Goods	S
Farm & Garden Suppliers	T
Utilities & Fuel	U
Government	V
Wholesale	W
Advertising	X
Collection Services	Y
Miscellaneous	Z

TYPES OF ACCOUNTS

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Pays (or paid) in more than 60 days but not more than 90 days	3
Pays (or paid) in more than 90 days, but not more than 120 days	4
Account is at least 120 days overdue but is not yet rated a "9"	5
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