



# EQUIDATA

724 THIMBLE SHOALS BLVD  
NEWPORT NEWS, VA 23606

Report No. 208531279	Date Ordered 08/30/2011	Date Completed 08/30/2011	Repositories XPN
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APPLICANT	Name AGE/DOB	CO-APPLICANT
Jones, Jonathon s ***-**-9990 AGE 01/01/1951		

Current Address: 10655 BIRCH ST, BURBANK, CA 91502	
Previous Address: 1314 SOPHIA LN APT 3, SANTA ANA, CA 92708-5678	- 02/05 RENT
Previous Address: 2600 BOWSER ST #312, LOS ANGELES, CA 90017-9876	- 09/04 RENT

AJAX HARDWARE 2035 BROADWAY SUITE 300 LOS, ANGELES CA	Present Employer	
	Since/Position	
BELL AUTOMOTIVE 111 MAIN STREET BURBANK, CA 91503	Previous Employer	
	Since/Position	

SCORES	
<b>JONATHAN SMITH JONES JR</b> <b>700 EXPERIAN/SCOREX PLUS MODEL</b> ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED. LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT. NUMBER OF ACCOUNTS DELINQUENT.	<b>XPN-01</b>

CREDIT HISTORY												
E C O A	Creditor Name Account Number	Date Reported	Date Opened	High Credit	Present Status			Historical Status				Current Rating
					Balance Owing	Past Due Amount	Terms	Mo	30	60	90	
J	HOME FINANCIAL 2400009850**** XPN-01 REAL ESTAT	08/11 DLA=07/11	05/90	\$400000	\$234000		\$3128	92	0	0	0	I - 1 INST
J	MOUNTAIN BK 3562A0197325346R1**** XPN-01 MAXIMUM DELINQUENCY DATE : 05/1 SECURE ACCOUNT 30 DAYS PAST DUE DATE THREE TIMES PRIOR ADVERSE RATING 12/2010-2, 05/2010-	07/11 DLA=05/11	03/93	\$43225	\$19330	\$956	\$956	39	3	0	0	I - 2 INST
J	CREDIT AND COLLECTION 98E54318**** XPN-01 ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS INTERNAL COLLECTION DEPARTMENT ORIGINAL CREDITOR: DR. JOHN KILDAR	04/06	09/05	\$500	\$250				-	-	-	O - 9 OPN
J	EMPLOYEES CREDIT UNION 52555**** XPN-01 PAID ACCOUN	03/09 DLA=01/08	02/85	\$7108	\$0			99	0	0	0	I - 1 INST
J	ISLAND SAVINGS	10/07	05/96	\$5700	\$0			99	0	0	0	R - 1

CREDIT HISTORY												
E C O A	Creditor Name Account Number	Date Reported	Date Opened	High Credit	Present Status			Historical Status				Current Rating
					Balance Owing	Past Due Amount	Terms	Mo	30	60	90	
	40585525**** XPN-01 CREDIT LINE CLOSED - CONSUMERS REQUEST - REPORTED BY SUBSCRIBE		DLA=09/07									REV

PUBLIC RECORDS				
COUNTY TAX LIEN RELEASED 45078321 XPN-01 JONATHAN SMITH JONES JR XXX-XX-9990 BOOK/PAGE : B476P2109	06/04	07/95	\$12450	
JUDGEMENT 7505853 XPN-01 JONATHAN SMITH JONES JR XXX-XX-9990 BOOK/PAGE : B1234P50987			\$1200	ALLIED COMPANY
BANKRUPTCY 35054539906234561 XPN-01 JONATHAN SMITH JONES JR XXX-XX-9990	FILED		LIAB \$100000	ASSETS \$8500 EXEMPT \$100000

INQUIRIES			
Name	Date	VARIATION	
BAY COMPANY	08/03/2011	XPN-01	
HEMLOCKS	07/28/2011	XPN-01	

ADDRESSES	
Type	Address
PREVIOUS	2600 BOWSER ST #312 , LOS ANGELES , CA 90017-9876 - 09/04 - RENT ADDRESS DISCREPANCY ALERT: SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE CREDIT REQUEST AND THE ADDRESS(ES) IN THE CREDIT FILE. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT. (FACT ACT)

ADDITIONAL INFORMATION	
XPN	FRAUD VICTIM ALERT: **#HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02. (FACT ACT) FRAUD SHIELD

CREDIT BUREAU RELATIONS CENTERS		
(TUC) TRANSUNION	2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022	(800)888-4213
(XPN) EXPERIAN	www.experian.com	
(EFX) EQUIFAX CRED SERVICES	P.O. BOX 740193, ATLANTA, GA 30374	(800)685-1111

QUESTIONS ON REPORT CONTENT
For questions concerning the content of this credit report, please call 1-800-811-8575. This credit report is furnished at your request, is issued to permissible users as defined by the Fair Credit Reporting Act (FCRA - Public law 91-508) and is done in the strictest of confidence. This report is provided by: Equidata, Inc. 724 Thimble Shoals Blvd., Newport News, VA 23606

**END OF CREDIT REPORT**

## Key to Understanding Your Credit Report

\* \* \* CREDIT \* \* \*

Example (Form may vary on column placement)	E C O A	Creditor Name Account Number	Date Reported	Date Opened	High Credit Or Limit	Balance Owing	Past Due Amount	Terms	MO - Months Reviewed	Historical Status			Current Rating
										30	60	90	
	A	FASHION BUG 60046680****	04/04	10/00	\$500	\$0			48	1	0	0	R-1

ITEMS	EXPLANATIONS
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ITEMS	EXPLANATIONS
<b>ECOA</b>	<i>EQUAL CREDIT OPPORTUNITY ACT.</i> Designation which explains who is responsible for the account. See explanation of coded information below.
<b>Creditor Name</b>	Identifies the business that is reporting the information.
<b>Account Number</b>	Your account number with this company.
<b>Date Reported</b>	The date the information was reported. All information shown about this account is as of this date.
<b>Date Opened</b>	This is the month and year the account was opened.
<b>DLA</b>	Date of last Activity.
<b>High Credit or Limit</b>	The highest amount charged, or the credit limit.
<b>Balance Owing</b>	The amount owed on the account at the time it was reported.
<b>Past Due</b>	Monies past due on the account at time of last reporting.
<b>Terms</b>	Represents monthly payment or length of contract.
<b>MO</b>	Number of months reviewed for prior payment history.
<b>Historical Status 30/60/90</b>	Prior payment history showing the number of days and times late. In the example above, the account was 1 times 30 and 0 times 60 days late, and 0 time over 90 days late.
<b>Current Rating</b>	Current manner of payment at the time the information was reported.

\* \* \* PUBLIC RECORDS \* \* \*

EXAMPLE	Type of Action	Filing Date	Status Date	Comments
	Judgment	02/03	07/03	
EXAMPLE	Amount	Plaintiff vs.	Case Number	Comments
	\$4161	Chase Credit	03-0459	Satisfied

ITEMS	EXPLANATIONS
<b>Type of Action</b>	This shows the type of public record that is being reported.
<b>Filing Date</b>	This date Indicated the month and year the case went to court.
<b>Status Date</b>	This date Indicated the month and year of the final disposition of the case.
<b>Amount</b>	Gives the original amount owed.
<b>Plaintiff</b>	Names the company that brought the case to court.
<b>Filed</b>	This date indicated the month and year the case went to court.
<b>Case Number</b>	The case number assigned by court.
<b>Comments</b>	Gives any additional information of the case.

\* \* \* INQUIRIES \* \* \*

EXAMPLE	Name	Date	Variation
	CHASE	06/09/05	EFX-01

ITEMS	EXPLANATIONS
<b>Name</b>	Name of the company that inquired to your credit file.
<b>Date</b>	Month, Day and Year that the inquiry was made.
<b>Variation</b>	Identifies the credit reporting system that received an inquiry to your file.

**EXPLANATION OF CODED INFORMATION**

<b>ECOA:</b> The Equal Credit Opportunity Act designators explain who is responsible for the account and the type of participation you have with the account.				
<b>A</b> - Applicants Account	<b>Z</b> - Authorized User	<b>C</b> - Co-Maker	<b>U</b> - Undesignated	<b>X</b> - Deceased
<b>S</b> - Shared Account	<b>J</b> - Joint Account	<b>M</b> - Maker	<b>T</b> - Terminated	<b>P</b> - Participant
<b>ACCOUNT TYPE:</b>				
<b>UR</b> - Unrated	<b>M</b> - Mortgage	<b>S</b> - Dispute	<b>B</b> - Lost or Stolen Card	
Open Account (Payable in 30 days or 90 days).. <b>O</b> or <b>OPN</b>		Revolving Account (Open-End Account).. <b>R</b> or <b>REV</b>	Installment (Fixed Number of Payments).. <b>I</b> or <b>INST</b>	

MANNER OF PAYMENT (MOP) OR CURRENT STATUS	ACCOUNT TYPE		
	O	R	I
Unrated	UR	UR	UR
Too new to rate; approved but not used	0	0	0
Pays (or paid) within 30 days of billing; pays account as agreed	1	1	1
Pays (or paid) in more than 30 days, but not more than 60 days, or 1 payment past due	2	2	2
Pays (or paid) in more than 60 days, but not more than 90 days, or 2 payments past due	3	3	3
Pays (or paid) in more than 90 days, but not more than 120 days, or 3 or more payments past due	4	4	4
Pays (or paid) in more than 120 days, or more than 4 payments past due	5	5	5
Making regular payment under Chapter 13, Bankruptcy, or similar arrangement	7	7	7
Repossession (Voluntary or Involuntary)	8	8	8
Bad debt, placed for collection, or charge off account	9	9	9