

Kroll Factual Data		RESIDENT								
KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 970-663-5700 800-929-3400										
[REDACTED]		Client Tracking [REDACTED]	Requested by [REDACTED]							
(648) [REDACTED]		Client Code [REDACTED]	Report ID 80 [REDACTED]							
		Date requested 11/07/2008	Time requested 09:55:29							
Identification (as requested)										
Applicant's last name Strange	First name Quintina	Middle	Suffix							
		DOB 11/03/1977	Social Security 263 [REDACTED]							
Residence Information (as requested)										
Present 18928 [REDACTED]	Moreno Valley	CA	92551							
Telephone										
Monthly rent	Monthly income	Time at residence	Time at employment							
File Variations										
Experian	BX1	263 [REDACTED]	11/07/08 09:54							
**Equifax	BQ1	Not Reported	11 [REDACTED] 11/07/08 09:55							
Equifax	BQ2	263 [REDACTED]	11/07/08 09:55							
Trans Union	BU1	263 [REDACTED]	// 11/07/08 09:55							
Database Residence Information										
		First	Last							
[REDACTED]	LANSING MI 489116201	10/08	10/08 BX1 BQ2							
[REDACTED]	CHICAGO IL 806121706	09/08	09/08 BX1 BU1							
[REDACTED]	MORENO VALLEY CA 925514893	09/08	10/08 BX1							
[REDACTED]	LANSING MI 48911	—	10/08 BU1							
[REDACTED]	MORENO VALLEY CA 92551	—	— BU1							
[REDACTED]	MORENO VALLEY CA 92551	09/08	— BQ1							
Resident Qualifier										
	Maximum score	Applicant's score								
Employment stability	50	10	0 months at current employment							
Residence stability	50	10	0 months at current residence							
Debt to income ratio	50	0	100% Debt to income ratio							
Rent to income ratio	50	-31	100.00% Rent to income ratio							
Fico credit score	50	50	FICO score: 761							
Public records	50	50	No public records found							
Credit history	50	50	Average Rating of 1.00							
	350	139								
Applicant approved with qualified co signer										
Database Employment Information										
		First	Last							
VISTA DEVELOPMENT		10/08	10/08 BX1							
Credit History										
		Payment	Balance							
CITI	Opened 02/07	Reported 10/08	High balance —	Reviewed 20 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active		High limit	Revolv (R1)						

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	10/08	BX1 BU1 BQ2	12,500	Credit card	-0-	\$20	51			
CITI	Opened 04/04	Reported 09/08	High balance Unknown	Reviewed 11 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 04/05	BU1 BQ1	High limit 4,500	Revolv (R1) Credit card						
TOTALS		High credit	High balance		Pastdue	Payment	Balance			
		17,000	0		0	20	51			

Credit Score Information									
759	Repository TransUnion	Brand Empirica	Type FICO	28					BU1
	012 - Length of time revolving accounts have been established 008 - Too many inquiries last 12 months 014 - Length of time accounts have been established 001 - Amount owed on accounts too high FACTA: Inquiries impacted the credit score.								
759	Repository Experian	Brand Fair Isaac	Type FICO	28					BX1
	14 - Length of time accounts have been established 08 - Too many inquiries last 12 months 19 - Too few accounts currently paid as agreed 05 - Too many accounts with balances								
743	Repository Equifax	Brand BEACON 5	Type FICO	28					BQ2
	19 - Too few accounts currently paid as agreed 14 - Length of time accounts have been established 11 - Amount owed on revolving account is too high 32 - Lack of recent information loan information								
743	Repository Equifax	Brand BEACON 5	Type FICO	06					BQ1
	19 - Too few accounts currently paid as agreed 14 - Length of time accounts have been established 08 - Too many inquiries last 12 months 32 - Lack of recent information loan information								
AKA									
Similar Name [REDACTED]									
BX1									
Comments									
TransUnion Alert: Surname mismatch alert: The input surname does not match the file surname.									
BU1									
Fraud Search									
TruAlert - Applicant									
SocialID									
SSN Validation					Deceased Flag			Potential DOB found	
SSN [REDACTED] was issued 1971 - 1971 in Florida					SSN [REDACTED] has not been reported as deceased			October 1960	
Recent Change of Address found					FKA / AKA Records found				
No information found.					None found.				
SSN		Name			Address				
OFAC Compliance									
Applicant input name checked. No similar records found in OFAC's SDN list.									

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File Variations
File Variations checked. No similar records found in OFAC's SDN list.
AKA Records
AKA records checked. No similar records found in OFAC's SDN list.
The TruAlert products (RiskID and SocialID) cannot be used as factors in establishing a customer's eligibility for credit, residence, or employment.
Public Records
No Public Records found

Inquiry Information	
10/07/2008 CAP ONE (BX1 BU1 BQ1)	09/24/2008 NCO CREDIT S (BU1)
10/07/2008 STERLING INC (BX1)	09/12/2008 NCO CREDIT S (BU1)
10/07/2008 STPLS/CBSD (BX1)	09/24/2008 NCO GROUP (BQ1)
09/24/2008 NCO FINANCIAL SYSTEMS (BX1)	09/12/2008 NCO GROUP (BQ1)
09/12/2008 NCO FINANCIAL SYSTEMS (BX1)	10/07/2008 STERLING (BQ1)
11/07/2008 FDC (BU1)	

Information Sources
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* denotes source(s) of adverse information

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