

# John Doe

## Background Report- Peer Credit Report Sample



### Subject Information

Name: JOHN DOE  
 Social Security Number: XXX-XX-1234  
 Date of Birth: 01/09/1956  
 Year of Birth Range: 1955 TO 1957  
 Gender: M  
 Name Matching: HIGHLY PROBABLE NAME MATCH  
 Address: 123 MAIN STREET  
 ANYWHERE, OH 12345

### Order Information

User ID: USERID  
 User Name: USER NAME  
 Account ID: ACCOUNT ID  
 Account Name: ACCOUNT NAME, INC  
 Request ID: 1234567890  
 Permissible Purpose: EMPLOYMENT (FCRA)  
 Report Status: PROCESS COMPLETE  
 Search Request Date: 6/29/2010 3:24:28 PM  
 Search Complete Date: 6/30/2010 6:03:25 PM

### Disclaimer

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

## REPORT SUMMARY

PRODUCT NAME	RESULTS
<b>Employment Credit Report</b> ⓘ Summary of a subject's credit history. For employment purposes only.	Results Found
<input checked="" type="checkbox"/> Only products with results will provide a link to another section of the report.	

## SSN VERIFICATION

### SSN Verification

SSN: XXX-XX-1234  
 Result: SSN IS VALIDATED  
 Issue State: CA  
 Issue Dates: 1971 TO 1971  
 Death Master File: NO RECORD FOUND.  
 Note: A VALIDATED SSN ONLY INDICATES THAT IT HAS BEEN VERIFIED AGAINST INFORMATION PROVIDED BY THE SOCIAL SECURITY ADMINISTRATION. IT DOES NOT VERIFY THAT THE SSN BELONGS TO THE SUBJECT OF THE SEARCH

## ADDRESS HISTORY

The data provided to you in this section may not be used as a factor in establishing a consumer's eligibility for credit, insurance, employment, or other purpose by the Fair Credit Reporting Act (FCRA) (15 USC 1681).

Address History is provided from known addresses associated with the SSN.

## Other Addresses

NAME	AGE / DOB	ADDRESS	DATES / COUNTY
John Doe XXX-XX-1234	54 01/09/1956	123 Main AVE Anytown TX 12345	01/2005 - 01/2010 TARRANT
John Doe XXX-XX-1234	54 01/09/1956	123 Main AVE Anytown TX 12345	01/2010 - 01/2010 TARRANT
John Doe XXX-XX-1234	54 01/09/1956	123 Main AVE Anytown TX 12345	01/2005 - 01/2009 TARRANT
John Doe XXX-XX-1234	54 01/09/1956	74711 Main RD SPC 528 Anytown, CA 12345	01/1999 - 01/2009 RIVERSIDE
John Doe XXX-XX-1234	54 01/09/1956	123 Main AVE Anytown TX 12345	01/2005 - 01/2009 TARRANT
John Doe XXX-XX-1234	54 01/09/1956	123 Main AVE Anytown TX 12345	01/2005 - 01/2009 TARRANT

## EMPLOYMENT CREDIT REPORT

## Employment Credit Report

TRANS UNION REPORT - PEER

Exact Match between SSN on input and SSN on file.

## Personal Information Since 4/1/1987 FAD 6/29/2010

		Reported
<b>Name</b>	Doe, Joe	
<b>SSN</b>	123-45-6789	
<b>Address</b>	123, Main, AV, FORT WORTH, TX, 76133	10/1/2005
<b>Address</b>		9/1/2005
<b>Address</b>		

## ID Mismatch Alert [Trans Alert]

Current Address - House Number Mismatch: Mismatch - input does not match file

Inquiries in last 60 days: 0

## Employment

		Date Hired	Date Separated	
<b>Employer</b>	RIDGLEA PRESBYTERIAN CHURCH			Verified 7/18/2008
<b>Employer</b>	RIDGELEA			Verified 7/15/2008
<b>Occupation</b>	PASTOR			
<b>Employer</b>	LITTLEROCK COMM PRESB CHURCH			Reported 3/16/2005
<b>Occupation</b>	PASTOR			
<b>Employer</b>	COMMUNITY PRESBYTERIAN CHURCH			Reported 9/1/2003
<b>Occupation</b>	PASTOR			

## Credit Summary From 4/1/1987 To 6/29/2010

Public Records	0	Collections	0	Negative Trades	0
Hist Neg Trades	0	# Trades	25	Revolving	11
Hist Neg Occurr	0	Installment	11	Mortgage	3
Open Trades	0	Inquiries	9		

Type	High	Limit	Balance	Past Due	Payment	%Avail
Revolving	\$6,710	\$8,600	\$1,395	\$0	\$15	84%
Installment	\$15,588	\$0	\$10,445	\$0	\$303	-
Mortgage	\$105,000	\$0	\$102,053	\$0	\$637	-
Totals	\$127,298	\$8,600	\$113,893	\$0	\$955	-

**Revolving Accounts**

Acc Name/Address	Rptd DLA ECO	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating
				Pmt Term	\$Bal	\$Past Due	Mths	30	60	
CARECRD/GEMB  Subscriber: F 09992952 Loan Type: Charge Account Remarks: Account closed by credit grantor	06/10A  I	09/07 02/10C	0 6500		0	0	33 111111111111 111111111111 111111111			R1
SEARS/CBSD  Subscriber: D 06256443 Loan Type: Charge Account	06/10A 02/08 I	12/07 02/08P	227 3600		0	0	29 111111111111 111111111111 11111			R1
BK OF AMER  Subscriber: B 01597029	06/10A 05/10 I	03/08	5712	15 MIN	1395	0	27 111111111111 111111111111 1			R1
GEMB/MERVYN  Subscriber: D 0235060R Loan Type: Charge Account Remarks: Closed	05/10A  I	08/96 10/08C	0 200		0	0	48 111111111111 111111111111 111111111111 111111111111			R1
GEMB/MERVYN  Subscriber: D 0235060R Loan Type: Charge Account Remarks: Closed	05/10A 11/02 I	10/02 10/08C	0 200		0	0	48 111111111111 111111111111 111111111111 111111111111			R1
HSBC/BSTBY  Subscriber: B 0109V300 Loan Type: Charge Account Remarks: Closed	07/09A 05/04 I	09/01 07/06C	1923 2000		0	0	48 111111111111 111111111111			R1
HSBC/RMSTR  Subscriber: B 0109V378 Loan Type: Charge Account Remarks: Closed	07/09A 06/06 I	10/05 08/08C	3747 5100		0	0	45 111111111111 111111111111X XXXXXXXXXXXX1 111111111			R1
WEB BANK/DFS  Subscriber: F 022ZE001 Loan Type: Charge Account	04/05A 04/05 I	03/05 04/05P	771 5000		0	0	01 1			R1
HSBC BANK  Subscriber: B 07991189 Loan Type: Credit Card	10/01A  I	09/01 10/01C	0 3000		0	0	02 11			R1

Remarks: Account closed by consumer									
<b>Revolving Totals</b>					\$15	\$1,395			

### Overdraft/Reserve Accounts

Acc Name/Address	Rptd DLA ECO	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating
				Pmt Term	\$Bal	\$Past Due	Mths	30	60	
CITIBANKNA  <b>Subscriber:</b> B 0956602N <b>Loan Type:</b> Home Equity Loan <b>Remarks:</b> Closed	11/05A 10/05 I	04/05 10/05C	120K 125K		0	0	07 1111111			C1
CITIBANKNA  <b>Subscriber:</b> B 0956602N <b>Loan Type:</b> Credit Line Secured <b>Remarks:</b> Closed	05/05A 04/05 I	10/03 04/05C	40K 40K		0	0	18 111111111111 111111			C1
<b>Overdraft/Reserve Totals</b>					\$0	\$0				

### Installment Accounts

Acc Name/Address	Rptd DLA ECO	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating
				Pmt Term	\$Bal	\$Past Due	Mths	30	60	
BNK OF TEXAS  <b>Subscriber:</b> B 0682P001 <b>Loan Type:</b> Automobile	05/10A 05/10 I	07/08	15.5K	303 60MO	10.4K	0	21 111111111111 111111111			I1
AMER HONDA  <b>Subscriber:</b> Q 03946010 <b>Loan Type:</b> Automobile <b>Remarks:</b> Closed	08/09A 08/09 I	07/08 08/09C	3000	88 37MO	0	0	13 111111111111 1			I1
SALLIE MAE  <b>Subscriber:</b> B 06372038 <b>Loan Type:</b> Student Loan <b>Remarks:</b> Closed	02/08A 02/08 C	02/03 02/08C	7653	0 187MO	0	0	48 111111111111 111111111111 1			I1
SALLIE MAE  <b>Subscriber:</b> B 06372038 <b>Loan Type:</b> Student Loan <b>Remarks:</b> Closed	02/08A 02/08 C	02/05 02/08C	6122	0 119MO	0	0	36 111111111111 111111111111 1			I1
SALLIE MAE  <b>Subscriber:</b> B 06372038 <b>Loan Type:</b> Student Loan <b>Remarks:</b> Closed	02/08A 02/08 C	09/03 02/08C	8163	0 184MO	0	0	48 111111111111 111111111111 1			I1
SALLIE MAE  <b>Subscriber:</b> B 06372038 <b>Loan Type:</b> Student Loan	02/08A 02/08 C	08/04 02/08C	1020	0 48MO	0	0	42 111111111111 111111111111 1			I1

Remarks: Closed								
SALLIE MAE Subscriber: B 06372038 Loan Type: Student Loan Remarks: Closed	02/08A 02/08 C	09/04 02/08C	7142	0 119MO	0	0	41 11111111111111 11111111111111 1	I1
SALLIE MAE Subscriber: B 06372038 Loan Type: Student Loan Remarks: Closed	11/07A 11/07 C	03/06 11/07C	3400	0 11MO	0	0	22 11111111111111 11111111111111	I1
SALLIE MAE Subscriber: B 06372038 Loan Type: Student Loan Remarks: Closed	04/07A 04/07 C	09/04 04/07C	7142	0 115MO	0	0	30 11111111111111 111XXX11111111 11111111	I1
CHRYSLR FIN Subscriber: F 0624C147 Loan Type: Automobile Remarks: Closed	04/05A 04/05 I	05/01 04/05C	20.4K	0 48MO	0	0	48 XXX111111111111 11111111111111 11111111111111 11111111111111	I1
USAA FSB Subscriber: B 0100A001 Loan Type: Automobile Remarks: Account closed by consumer	02/02A 02/02 I	09/99 02/02C	8990	216 48MO	0	0	22 11111111111111 1X1111111111	I1
<b>Installment Totals</b>				<b>\$303</b>	<b>\$10,445</b>			

**Mortgage Accounts**

Acc Name/Address	Rptd DLA ECO	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating	
				Pmt Term	\$Bal	\$Past Due	Mths	30	60		90
CITIMORTGAGE Subscriber: B 0462S015 Loan Type: Conventional RE Mortgage	05/10A 05/10 I	02/08	105K	637 360MO	102.0K	0	26 11111111111111 11111111111111 11				M1
WATERFLD MTG Subscriber: F 0852N006 Loan Type: Conventional RE Mortgage Remarks: Closed	10/05A 10/05 I	05/03 10/05C	122K	805 360MO	0	0	27 11111111111111 11111111111111 111				M1
BK OF AMER Subscriber: B 06331062 Loan Type: Conventional RE Mortgage Remarks: Closed	06/03A 05/03 I	06/01 06/03C	120K	1097 360MO	0	0	23 X111X111111111 11111111111111				M1
<b>Mortgage Totals</b>				<b>\$637</b>	<b>\$102,053</b>						

**Inquiries**

Date	Name/Address	Code	MKT	Type Inq/Loan	Amount
06/29/10	MISSI PREBY	P CV00088841	CLV	Employment	

06/11/10	CBD	Z SM00049997	WIL	I	
06/04/10	CRTFD CRDT	Z LA08180114	CAL	I	
06/02/10	LANDSAFE	Z LA04852358	CAL	I	
06/02/10	LANDSAFE	Z LA04852358	CAL	P	
11/16/09	DISCOVER FIN	F CE00609024	CHI	I	
11/16/09	BRCLYSBANKDE	B WL00007272	WIL	I	
07/18/08	BANK OF OK	B OK01456988	SCT	I	
07/15/08	AMERICAN HON	F AM00248891	FLA	I	

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

PARA INFORMACION EN ESPANOL, VISITE [WWW.FTC.GOV/CREDIT](http://WWW.FTC.GOV/CREDIT) O ESCRIBE A LA FTC CONSUMER RESPONSE CENTER, ROOM 130-A 600 PENNSYLVANIA AVE. N.W., WASHINGTON, D.C. 20580.

THE FEDERAL FAIR CREDIT REPORTING ACT (FCRA) PROMOTES THE ACCURACY, FAIRNESS, AND PRIVACY OF INFORMATION IN THE FILES OF CONSUMER REPORTING AGENCIES. THERE ARE MANY TYPES OF CONSUMER REPORTING AGENCIES, INCLUDING CREDIT BUREAUS AND SPECIALTY AGENCIES (SUCH AS AGENCIES THAT SELL INFORMATION ABOUT CHECK WRITING HISTORIES, MEDICAL RECORDS, AND RENTAL HISTORY RECORDS). HERE IS A SUMMARY OF YOUR MAJOR RIGHTS UNDER THE FCRA. FOR MORE INFORMATION, INCLUDING INFORMATION ABOUT ADDITIONAL RIGHTS, GO TO [WWW.FTC.GOV/CREDIT](http://WWW.FTC.GOV/CREDIT) OR WRITE TO: CONSUMER RESPONSE CENTER, ROOM 130-A, FEDERAL TRADE COMMISSION, 600 PENNSYLVANIA AVE. N.W., WASHINGTON, D.C. 20580.

- YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. ANYONE WHO USES A CREDIT REPORT OR ANOTHER TYPE OF CONSUMER REPORT TO DENY YOUR APPLICATION FOR CREDIT, INSURANCE, OR EMPLOYMENT - OR TO TAKE ANOTHER ADVERSE ACTION AGAINST YOU - MUST TELL YOU, AND MUST GIVE YOU THE NAME, ADDRESS, AND PHONE NUMBER OF THE AGENCY THAT PROVIDED THE INFORMATION.
- YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. YOU MAY REQUEST AND OBTAIN ALL THE INFORMATION ABOUT YOU IN THE FILES OF A CONSUMER REPORTING AGENCY (YOUR "FILE DISCLOSURE"). YOU WILL BE REQUIRED TO PROVIDE PROPER IDENTIFICATION, WHICH MAY INCLUDE YOUR SOCIAL SECURITY NUMBER. IN MANY CASES, THE DISCLOSURE WILL BE FREE. YOU ARE ENTITLED TO A FREE FILE DISCLOSURE IF:
  - A PERSON HAS TAKEN ADVERSE ACTION AGAINST YOU BECAUSE OF INFORMATION IN YOUR CREDIT REPORT;
  - YOU ARE THE VICTIM OF IDENTITY THEFT AND PLACE A FRAUD ALERT IN YOUR FILE;
  - YOUR FILE CONTAINS INACCURATE INFORMATION AS A RESULT OF FRAUD;
  - YOU ARE ON PUBLIC ASSISTANCE;
  - YOU ARE UNEMPLOYED BUT EXPECT TO APPLY FOR EMPLOYMENT WITHIN 60 DAYS.
- IN ADDITION, BY SEPTEMBER 2005 ALL CONSUMERS WILL BE ENTITLED TO ONE FREE DISCLOSURE EVERY 12 MONTHS UPON REQUEST FROM EACH NATIONWIDE CREDIT BUREAU AND FROM NATIONWIDE SPECIALTY CONSUMER REPORTING AGENCIES. SEE [WWW.FTC.GOV/CREDIT](http://WWW.FTC.GOV/CREDIT) FOR ADDITIONAL INFORMATION.
- YOU HAVE THE RIGHT TO ASK FOR A CREDIT SCORE. CREDIT SCORES ARE NUMERICAL SUMMARIES OF YOUR CREDIT-WORTHINESS BASED ON INFORMATION FROM CREDIT BUREAUS.
- YOU MAY REQUEST A CREDIT SCORE FROM CONSUMER REPORTING AGENCIES THAT CREATE SCORES OR DISTRIBUTE SCORES USED IN RESIDENTIAL REAL PROPERTY LOANS, BUT YOU WILL HAVE TO PAY FOR IT. IN SOME MORTGAGE TRANSACTIONS, YOU WILL RECEIVE CREDIT SCORE INFORMATION FOR FREE FROM THE MORTGAGE LENDER.
- YOU HAVE THE RIGHT TO DISPUTE INCOMPLETE OR INACCURATE INFORMATION. IF YOU IDENTIFY INFORMATION IN YOUR FILE THAT IS INCOMPLETE OR INACCURATE, AND REPORT IT TO THE CONSUMER REPORTING AGENCY, THE AGENCY MUST INVESTIGATE UNLESS YOUR DISPUTE IS FRIVOLOUS. SEE [WWW.FTC.GOV/CREDIT](http://WWW.FTC.GOV/CREDIT) FOR AN EXPLANATION OF DISPUTE PROCEDURES.

- CONSUMER REPORTING AGENCIES MUST CORRECT OR DELETE INACCURATE, INCOMPLETE, OR UNVERIFIABLE INFORMATION. INACCURATE, INCOMPLETE OR UNVERIFIABLE INFORMATION MUST BE REMOVED OR CORRECTED, USUALLY WITHIN 30 DAYS. HOWEVER, THE CONSUMER REPORTING AGENCY IS NOT REQUIRED TO REMOVE ACCURATE DEROGATORY INFORMATION FROM YOUR FILE UNLESS IT IS OUTDATED (AS DESCRIBED BELOW) OR CANNOT BE VERIFIED. A CONSUMER REPORTING AGENCY MAY CONTINUE TO REPORT INFORMATION IT HAS VERIFIED AS ACCURATE.

- CONSUMER REPORTING AGENCIES MAY NOT REPORT OUTDATED NEGATIVE INFORMATION. IN MOST CASES, A CONSUMER REPORTING AGENCY MAY NOT REPORT NEGATIVE INFORMATION THAT IS MORE THAN SEVEN YEARS OLD, OR BANKRUPTCIES THAT ARE MORE THAN 10 YEARS OLD.

- ACCESS TO YOUR FILE IS LIMITED. A CONSUMER REPORTING AGENCY MAY PROVIDE INFORMATION ABOUT YOU ONLY TO PEOPLE WITH A VALID NEED -- USUALLY TO CONSIDER AN APPLICATION WITH A CREDITOR, INSURER, EMPLOYER, LANDLORD, OR OTHER BUSINESS. THE FCRA SPECIFIES THOSE WITH A VALID NEED FOR ACCESS.

- YOU MUST GIVE YOUR CONSENT FOR REPORTS TO BE PROVIDED TO EMPLOYERS. A CONSUMER REPORTING AGENCY MAY NOT GIVE OUT INFORMATION ABOUT YOU TO YOUR EMPLOYER, OR A POTENTIAL EMPLOYER, WITHOUT YOUR WRITTEN CONSENT GIVEN TO THE EMPLOYER. WRITTEN CONSENT GENERALLY IS NOT REQUIRED IN THE TRUCKING INDUSTRY. FOR MORE INFORMATION, GO TO WWW.FTC.GOV/CREDIT.

- YOU MAY LIMIT "PRESCREENED" OFFERS OF CREDIT AND INSURANCE YOU GET BASED ON INFORMATION IN YOUR CREDIT REPORT. UNSOLICITED "PRESCREENED" OFFERS FOR CREDIT AND INSURANCE MUST INCLUDE A TOLL-FREE PHONE NUMBER YOU CAN CALL IF YOU CHOOSE TO REMOVE YOUR NAME AND ADDRESS FROM THE LISTS THESE OFFERS ARE BASED ON. YOU MAY OPT-OUT WITH THE NATIONWIDE CREDIT BUREAUS AT 1-888-567-8688.

- YOU MAY SEEK DAMAGES FROM VIOLATORS. IF A CONSUMER REPORTING AGENCY, OR, IN SOME CASES, A USER OF CONSUMER REPORTS OR A FURNISHER OF INFORMATION TO A CONSUMER REPORTING AGENCY VIOLATES THE FCRA, YOU MAY BE ABLE TO SUE IN STATE OR FEDERAL COURT.

- IDENTITY THEFT VICTIMS AND ACTIVE DUTY MILITARY PERSONNEL HAVE ADDITIONAL RIGHTS. FOR MORE INFORMATION, VISIT WWW.FTC.GOV/CREDIT.

STATES MAY ENFORCE THE FCRA, AND MANY STATES HAVE THEIR OWN CONSUMER REPORTING LAWS. IN SOME CASES, YOU MAY HAVE MORE RIGHTS UNDER STATE LAW. FOR MORE INFORMATION, CONTACT YOUR STATE OR LOCAL CONSUMER PROTECTION AGENCY OR YOUR STATE ATTORNEY GENERAL.

THE FCRA GIVES SEVERAL DIFFERENT FEDERAL AGENCIES AUTHORITY TO ENFORCE THE FCRA:

FOR QUESTIONS OR CONCERNS REGARDING: PLEASE CONTACT:

CONSUMER REPORTING AGENCIES, FEDERAL TRADE COMMISSION  
CREDITORS, AND OTHERS NOT LISTED CONSUMER RESPONSE CENTER - FCRA  
BELOW WASHINGTON, DC 20580  
1-877-382-4357

NATIONAL BANKS, FEDERAL BRANCHES/ OFFICE OF THE COMPTROLLER OF THE CURRENCY  
AGENCIES OF FOREIGN BANKS (WORD COMPLIANCE MANAGEMENT, MAIL STOP 6-6  
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APPEAR IN OR AFTER BANK'S NAME) 800-613-6743

FEDERAL RESERVE SYSTEM MEMBER BANKS FEDERAL RESERVE BOARD  
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BANKS) 202-452-3693

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"FEDERAL" OR INITIALS "F.S.B." WASHINGTON, DC 20552  
APPEAR IN FEDERAL INSTITUTION'S 800-842-6929  
NAME)

FEDERAL CREDIT UNIONS (WORDS NATIONAL CREDIT UNION ADMINISTRATION  
"FEDERAL CREDIT UNION" APPEAR IN 1775 DUKE STREET  
INSTITUTION'S NAME) ALEXANDRIA, VA 22314  
703-519-4600

STATE-CHARTERED BANKS THAT ARE NOT FEDERAL DEPOSIT INSURANCE CORPORATION

MEMBERS OF THE FEDERAL RESERVE CONSUMER RESPONSE CENTER,  
SYSTEM 2345 GRAND AVENUE, SUITE 100  
KANSAS CITY, MISSOURI 64108-2638  
877-275-3342

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ACTIVITIES SUBJECT TO THE PACKERS DEPARTMENT OF AGRICULTURE  
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WASHINGTON, DC 20250  
202-720-7051

**Serviced By:**

TRANSUNION  
2 BALDWIN PLACE, P.O. BOX 1000  
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800-888-4213  
<http://www.transunion.com>

END OF REPORT - TRANS UNION - 6/29/2010, 14:25:07 CT

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