

Business Owner Profile - Jon Consumer

Subcode: 123456

Ordered: 04/11/2007 08:57:49 PDT



Transaction number: C555666777

Search inquiry: Ajax Hardware / 2035 Broadway / Los Angeles / CA / 90019 / Jon Consumer SSN:123456789 / 123 Main St / Los Angeles / CA / 90017

Identifying Information

JONATHAN QUINCY CONSUMER 123 MAIN ST LOS ANGELES, CA 90017-1234 1314 CENTRAL AVE SANTA ANA, CA 92708-1234 2600 CAMPUS DR #312 BURBANK, CA 91502-1234	SSN: XXX-X9-6789 YOB: 1951	Employer: AJAX HARDWARE 2035 BROADWAY SUITE 300 LOS ANGELES CA 90019 Last Updated: 12/1998 BELL AUTOMOTIVE 111 MAIN STREET BURBANK CA 91503 Last Updated: 09/1991
Ajax Hardware 2035 Broadway Los Angeles , CA 90019		

Executive Summary

ScorexPLUS SM score	
ScorexPLUSSM score:	625
Negative Score Factors	
<input type="checkbox"/> Number Of Recently Delinquent Accounts	
<input type="checkbox"/> Number Of Delinquent Or Derogatory Accounts	
<input type="checkbox"/> Available Credit On Open Revolving Accounts	
<input type="checkbox"/> Presence Of Delinquent Or Derogatory Real-Estate Accounts	

Trade Payment Status	
Oldest trade opened	01/1968
Paid trades	2
Satisfactory trades	6
Previously delinquent/derogatory	0
Presently delinquent/derogatory	3
Total trades	10

Delinquency Detail			
6	3	2	2
Satisfactory	30 days past due	60 days past due	90+ days past due

Legal Filings

Total legal filings: **3**

Delinquent Payment Information

Past due amount: **\$1,421**

In dispute: **1**

Payment Information

Monthly payments: **\$1,865**

Installment loan balance: (6) **\$45,037**

Revolving charge balance: (4) **\$14,657**

Revolving credit percent available: **27%**

Real Estate loan balance: **\$234,000**

Inquiries

Total number of inquiries: **3**

Inquiries previous 6 months: **0**

Consumer Statement

Disputes and Supplemental Data Related to Transactional Information

**#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.

OFAC Warning

OFAC Warning Summary

Spelling of Name used to access report matches OFAC list

Fraud Shield

Fraud Shield Summary

Inquiry address first reported less than 90 days ago
Credit established prior to SSN issue data
High probability SSN belong to another individual
Telephone number inconsistent with address

Legal Filings

Bankruptcies

Date Filed	Reference No	Court	Amount	Plaintiff	Status
05/31/1987	35054539906234561	U S BANKRUPTCY COURT	\$35,000	ABC COMPANY	Bankruptcy Chapter 13-petition filed

Tax Liens

Date Filed	Reference No	Court	Amount	Plaintiff	Status
06/20/1994	45078321	SO CALIF DISTRICT COURT	\$10,500	DEF COMPANY	County tax lien released

Judgments

Date Filed	Reference No	Court	Amount	Plaintiff	Status
01/01/2001	7505853	COUNTY SPR CT SANTA ANA	\$20,000	ALLIED COMPANY	Judgment

Inquiries

Inquiry Details

Name	Account Type	Date of Inquiry
HEMLOCKS	Unknown - Credit Extension, Review, Or Collection	12/05/1998
BAY COMPANY	Revolving Charge Account	12/03/1998
HILLSIDE BANK	Unknown - Credit Extension, Review, Or Collection	10/21/1997

Trade Information

Trade Payment Experience

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CREDIT AND COLLECTION	Installment	09/1994	Open	\$250 04/05/1996				

Transactional Relationship: Joint Account

Trade Category: Other Collection Agencies

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments: ACCOUNT INFORMATION DISPUTED BY CONSUMER

Payment Indicator (curent month 04/1996): Chapter 7, 11, or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
96	96	96	96	95	95	95	95	95	95	95	95	95	95	95	95	94	94	94	94	94	94	94	94
9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	B				

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
ISLAND SAVINGS	Revolving	05/1996	Closed	\$2,889 10/01/1997	\$5,700			

Transactional Relationship: Joint Account

Trade Category: Bank Credit Cards

Payment Status: This is an account in good standing

Special Comments: ACCOUNT CLOSED AT CONSUMER'S REQUEST

Payment Indicator (curent month 10/1997): Current with zero balance - update received

24 Month Payment History

[Click here for legend](#)

Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
97	97	97	97	97	97	97	97	97	97	96	96	96	96	96	96	96	96	96	96	96	96	95	95
0	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	B					

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
HEMLOCKS	Installment	02/1995	Open	\$1,000 06/10/1996				

Transactional Relationship: Authorized User

Trade Category: Complete Department Stores

Payment Status: This is an account in good standing

Special Comments:

Payment Indicator (curent month 06/1996): Current account/Zero balance - no update received

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
96	96	96	96	96	96	95	95	95	95	95	95	95	95	95	95	95	95	94	94	94	94	94	94
N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	B							

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CENTRAL BANK	Installment	12/1993	Open	\$11,050 06/15/1996		\$465	05/01/1996	\$465

Transactional Relationship: Individual

Trade Category: Bank - Installment Loans

Payment Status: Account 30 days past due date

Special Comments:

Payment Indicator (curent month 06/1996): Current

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
96	96	96	96	96	96	95	95	95	95	95	95	95	95	95	95	95	95	94	94	94	94	94	94
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MOUNTAIN BK	Installment	03/1993	Open	\$19,330 12/17/1996		\$956	11/01/1996	\$956

Transactional Relationship: Joint Account
Trade Category: Bank - Installment Loans
Payment Status: Account 30 days past due date three times
Special Comments:
Payment Indicator (curent month 12/1996): Current

24 Month Payment History

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
96	96	96	96	96	96	96	96	96	96	96	96	95	95	95	95	95	95	95	95	95	95	95	95
C	C	C	C	C	C	1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
BAY COMPANY	Revolving	01/1968	Closed	\$315 05/31/1996				

Transactional Relationship: Joint Account
Trade Category: Complete Department Stores
Payment Status: Account delinquent 180 days past due date
Special Comments: ACCOUNT PREVIOUSLY IN DISPUTE - NOW RESOLVED -REPORTED BY SUBSCRIBER
Payment Indicator (curent month 05/1996): 180 days past the due date

24 Month Payment History

[Click here for legend](#)

May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
96	96	96	96	96	95	95	95	95	95	95	95	95	95	95	95	95	94	94	94	94	94	94	94
6	5	4	3	2	1	C	C	C	C	0	0	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
EMPLOYEES CREDIT UNION	Revolving	02/1985	Open	\$6,029 01/15/1998	\$7,108	\$180	01/01/1998	

Transactional Relationship: Joint Account
Trade Category: Bank Credit Cards
Payment Status: This is an account in good standing
Special Comments:
Payment Indicator (curent month 01/1998): Current

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	
98	97	97	97	97	97	97	97	97	97	97	97	97	96	96	96	96	96	96	96	96	96	96	96	
C	C	C	C	C	C	C	C	C	C	C	C	0	0	0	0	0	0	0	0	0	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
HOME FINANCIAL	Installment	05/1990	Open	\$234,000 01/12/1998		\$3,128	12/01/1997	

Transactional Relationship: Joint Account
Trade Category: Mortgage Companies
Payment Status: This is an account in good standing
Special Comments:
Payment Indicator (curent month 01/1998): Current

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
98	97	97	97	97	97	97	97	97	97	97	97	97	96	96	96	96	96	96	96	96	96	96	96
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	0	0	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
STATE BANK	Revolving	01/1990	Open	\$8,628 06/15/1996	\$9,612	\$255	05/01/1996	
Transactional Relationship: Individual								
Trade Category: Bank Credit Cards								
Payment Status: This is an account in good standing								
Special Comments:								
Payment Indicator (curent month 06/1996): Current								

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
96	96	96	96	96	96	95	95	95	95	95	95	95	95	95	95	95	95	94	94	94	94	94	94
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	0	0	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
TRAVEL CHARGE USA	Installment	03/1995	Closed	\$1,039 12/20/1997	\$3,612			
Transactional Relationship: Individual								
Trade Category:								
Payment Status: Account/paid satisfactorily								
Special Comments:								
Payment Indicator (curent month 12/1997): Current								

24 Month Payment History

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
97	97	97	97	97	97	97	97	97	97	97	97	96	96	96	96	96	96	96	96	96	96	96	96
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	0	0	C	C	C	C

- | | | |
|--|--|---|
| 1 30 days past the due date | 2 60 days past the due date | 3 90 days past the due date |
| 4 120 days past the due date | 5 150 days past the due date | 6 180 days past the due date |
| 7 Chapter 13 Bankruptcy (Petitioned, discharged, Reaffirmation of debt rescinded) | 8 Foreclosure proceeding, deed in lieu | 9 Chapter 7, 11 or 12 Bankruptcy (Petitioned, discharged, Reaffirmation of debt rescinded) |
| G Collection | H Foreclosure proceeding, deed in lieu | J Voluntary Surrender |
| K Repossession | L Charge-off | B Account condition change, payment code not applicable |
| C Current | 0 Current with zero balance - update received | N Current account/Zero balance - no update received |
| - No history reported for that month | ■ No history maintained; see payment status comment | |

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End of limited

1 of 1 report

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