

**46** Payment status comments reflect the payment history of the account as of the balance date

**47** Consumer's payment history during the past 25 months beginning with the month represented by the balance date. The codes reflect the status of the account for each month and are displayed for balance reporting subscribers only.

- C Current
- N Current account/zero balance — no update tape received
- 0 Current account/zero balance — reported on update tape
- 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- 7 Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)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 Derogatory, e.g. foreclosure proceeding, deed in lieu
- 9 Chapter 7, 11 or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
- G Collection
- H Foreclosure
- J Voluntary surrender
- K Repossession
- L Charge-off
- B Account condition change, payment code not applicable
- (Dash) No history reported for that month
- Blank No history maintained; see payment status comment

**48** Two amounts may display. Indicates the account has a \$10,000 (L)imit and the (H)ighest balance was \$7,108.

**49** Actual monthly payment is indicated by the “-A” directly after the monthly payment amount, represents the actual payment amount received by the lender for that reporting period

**Scheduled monthly payment** is indicated if there is no “-A” or “-E”

**Estimated monthly payment** is indicated by the “-E” directly after the monthly payment amount, calculated by Experian based on reporters formula

## J Inquiries

**Inquiries** indicate that a Credit Profile report was received on that date by the subscriber listed. Inquiring subscriber name, number and KOB are shown. Type, terms and amount may display and are from the subscriber's inquiry input.

## K Messages

The **messages** section may include general consumer statements, informational or other special messages. Consumer statements relating to a tradeline or public record item appear directly after the item.

**50** Name, address and telephone number of **Experian Consumer Assistance office or Credit Bureau** nearest to the consumer's current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.

TCA1 RTS 3122250 CONSUMER,JONATHAN QUINCY 999999990; CONSUMER,NANCY CHRISTINE

PAGE 4 DATE 5-15-00 TIME 10:37:16 PHP26 V306 TCA1

SUBSCRIBER SUB# ACCOUNT #	KOB	TYP	TRM	ECO	ALDATE LAST PD	AMT-TYP1 BALANCE MONTH PAY	AMT-TYP2 PYMT LEVEL PAST DUE	ACCTCOND MOS REV MAXIMUM	PYMT STATUS PYMT HISTORY BY MONTH
*BAY COMPANY 2390446 525556601	DC	CHG	REV	2	1-68 5-31-96	\$1,400 -L	5-96	BK13PET (99)	DELINQ 180 7654321CCCC00 CCCCCCCCCCC
EMPLOYEES CREDIT UNION 1220855 5396258022578	BC	CRC	REV	2	2-85 1-15-98 1-98	\$10,000 -L \$6,029 \$180-A	\$7,108-H 2-85	OPEN (99)	CURR ACCT CCCCCCCCCCCC 00000000CCCC
HOME FINANCIAL 5935250 24000098500012	FM	R/E	30Y	2	5-90 1-12-98 12-97	\$400,000-O \$234,000 \$3,128	5-90	OPEN (92)	CURR ACCT CCCCCCCCCCCC CCCC0000CCCC
c. MIN: 123456789012345678									
STATE BANK 1299987 4271008232	BC	CRC	REV	1	1-90 6-15-96 5-96	\$10,000 -L \$8,628 \$255 -E	\$9,612-H 1-90	OPEN (85)	CURR ACCT CCCCCCCCCCCC CCCC0000CCCC
d. PURCHASED PORTFOLIO FROM: SOUTHWEST BANK									
TRAVEL CHARGE USA 3488520 4271008232	N	CRC	001	1	3-95 12-20-97	\$4,000-H \$0	\$3,612-H 12-97	PAID (34)	CURR ACCT BCCCCCCCCCCC CCCC0000CCCC

### INQUIRIES

HEMLOCKS	12-05-98	2313849 DC	
BAY COMPANY	12-03-98	2390446 DC	\$1,500 CHG REV
HILLSIDE BANK	10-21-97	2240679 BC	

### MESSAGES

CONSUMER ASSISTANCE CONTACT: EXPERIAN **50**  
PO BOX 9595, ALLEN, TX 75013-0036 888 397 3742