

Collections Solutions

Freedom of choice ... with Experian's custom Collection Report formats

Get the credit and locator information you need, in the format you want, to maximize dollars collected. Experian® can help you do this with our new custom Collection Report formats, designed with input from collection professionals. You're in control. Choose from our standard comprehensive report or either of our two new versions, each featuring additional summarized tradeline information in varying formats depending on your needs. All of Experian's formats give you the comprehensive information you need to take action when your chances of recovery are highest.

Choose from three convenient formats:

Standard Collection Report

Experian's standard Collection Report organizes the content of a credit report to display only the most current information and placement of critical locator information at the top of the report, so you can take action where chances of recovery are highest. The report includes current location and credit information to help you identify and pinpoint which debtors have the highest collection potential.

Collection Credit Report

This is a modified version of Experian's popular Credit Profile Report for collections. With two unique display features, this version is ideally suited for collectors who need full credit histories on their accounts. The first feature is a custom collection summary with four key credit attributes that give you immediate insight on the consumer's available credit. The second feature returns the consumer's tradelines sorted by the account types that you may be able to collect from quickest (home equity, bankcard, mortgage and line of credit).

Custom Collection Report

This is Experian's standard Collection Report with a comprehensive tradeline summary section designed for collections. Displaying immediately below the name and address information, this new section has account tallies by status (i.e., current, 30 days delinquent, 60 days, etc.), six tradeline tallies on number of accounts and available credit for quick summary, along with optional collection score, and a status on the Social Security number provided. In addition, trades with activity in the past 12 months are displayed in a single line summary that highlights any past-due amounts, available revolving credit and payment history.

Easy access to any of the formats

Use the applicable keyword indicated below to access the format you desire. Enter the keyword at the end of your inquiry string, similar to how the standard Collection Report is requested today. Also note that the collection credit report and custom collection report are available only via Experian's TTY output format at this time. Use the chart and follow the inquiry sample below.

Sample inquiry

TCA1

RTM 3122250X1J CONSUMER, JONATHAN QUINCY 999999990;

CA-10655 NORTH BIRCH STREET/BURBANK CA 91502;

PH- 714.555.1111,DL-CA N2345678;

YOB - 1951; M-Enter your internal contact information here; **RR-COL3**

Format	Keyword	Output	Add-on options
Standard Collection Report	RR-COL RR-COLX	TTY, CPU, batch	All generic scores, FACS+ SM Fraud Shield SM Demographics
Collection Credit Report	RR-COL1	TTY only	All generic scores, FACS+ SM Demographics, Profile Summary
Custom Collection Report	RR-COL3	TTY only	Generic scores except National Equivalency Score (NES), FACS+ SM Fraud Shield SM Demographics

Standard Collection Report

EXPERIAN COLLECTION REPORT

PAGE 1 DATE 6-30-02 10:37:16



* -----CONSUMER IDENTIFICATION INFORMATION -----*

JONATHAN QUINCY CONSUMER SS:999-99-9990
10655 N BIRCH ST YOB:1/10/1951
BURBANK CA 91502-1234 GEN:JR
DL: CA N2345678 AKA:SMITH
M-COLLECTION MGR / #47352 NICKNAME:JOHN;JACK
RPTD BY:BAY COMPANY PH:818.555.1111 UR
RPTD DT:05-02 PH:706.432.9876 IB
SOURCE:TAPE PH:213.876.1234 UB
CONTACT:123.555.7890 HM:OWNER

* -----ADDITIONAL ADDRESS INFORMATION -----*

RPTD	ADDRESS	REPORTED BY (SUBSCR)	CONTACT
07-99	1314 SOPHIA LANE APT 3 SANTA ANA CA 92708-5678	HILLSIDE BANK SOURCE:TAPE	708.555.4444

* -----EMPLOYER INFORMATION -----*

RPTD	EMPLOYER NAME	ADDRESS
04-97	AJAX HARDWARE	2035 BROADWAY SUITE 300 LOS ANGELES CA 90019

***** FACs+ / RISK SCORE INFORMATION *****

INPUT SSN RECORDED AS DECEASED INQ: PHONE ANSWERING SERVICE:
DOB: 1-10-1951 DOD: 3-30-1996 ABC ANSWER-ALL
INPUT SSN ISSUED 1965-1966 10655 N BIRCH ST
TELEPHONE NUMBER INCONSISTENT W/ADDRESS BURBANK CA 91502
DRIVER'S LICENSE INCONSISTENT W/ONFILE 818.555.1212
FROM 3-01-02 INQ COUNT FOR SSN=8
FROM 3-01-02 INQ COUNT FOR ADDRESS=15

NEW NATIONAL RISK SCORE = 205 SCORE FACTORS = 06,03,02,11
EXPERIAN BANKCARD RECOVERY SCORE = 711 SCORE FACTORS = NONE

* -----TRADELINE INFORMATION -----*

SUBSCRIBER	ACCOUNT NUMBER	S TYP UPDT	AVAIL	CONTACT
CENTRAL BANK	23802654388	C AUT 05-02	---	201.555.1111
ALLIED SAVINGS	A12345B6789C0	C BCC 04-02	\$1,000	214.555.2222
O MOUNTAIN BANK	356A0197325346R1234	D ILN 04-02	---	714.555.3333
CREDIT AND COLLECTION	98E543182136	D OTH 04-02	---	213.555.4444
B HILLSIDE BK	123124125126127	D ILN 09-01	---	708.555.4444

PAYMENTS BEING MANAGED BY A CREDIT COUNSELING SERVICE

ADDITIONAL TRADELINES WITH ACTIVITY OVER 12 MONTHS ON FILE

* -----INQUIRY INFORMATION -----*

SUBSCRIBER	TYP	RPDT	CONTACT
HEMLOCKS	RET	05-05-02	SEE BELOW
BAY COMPANY	RET	05-03-02	123.555.7890

* -----PUBLIC RECORD INFORMATION -----*

PLAINTIFF	COURT NAME	REF NUMBER	FILED	STATUS
NONE	U S BANKRUPTCY COURT	350545399062> >34561	06-10-97	BK 13-PETIT

* -----SUBSCRIBER ADDRESS INFORMATION -----*

SUBSCRIBER	ADDRESS	CITY/STATE/ZIP
HEMLOCKS	1234 A STREET	OKLAHOMA CITY, OK 31876

* -----END OF REPORT -----*

Collection Credit Report



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JONATHAN Q CONSUMER
*2000 E ALPINE AVE
TULARE CA 93274-6073
RPTD: 6-94 TO 2-03 U
LAST SUB: 1041154

SS: 301-36-3049
YOB: 1943

E: CUSTOMIZED DISTRIBUTION
96 NORTH MAIN STREET
WHARTON NJ
RPTD: 3-98 I

*1ST SUP BN 1ST F
CAMP PENDLETON CA 92055
RPTD: 6-02 TO 1-03 U
LAST SUB: 1415533

E: DIRECT SHOE DELIVERY
96 N MAIN STREET
WHARTON NJ
RPTD: 11-97 I

*2848 MILLER RD
THOMPSONVILLE MI 49683-9319
RPTD: 4-01 TO 11-02 U
LAST SUB: 1111040

The collection Credit Report is a modified version of Experian's Credit Profile Report customized for collections. This format offers a useful summary of key credit attributes on the consumer, accounts sorted by those with the highest probability of collecting from and full credit history. An M-keyword can be used to support annual income, monthly housing and optional tracking number. Add-on options include FACS+,SM Demographics, Profile Summary and all generic scores.

CUSTOM SUMMARY

BANKCARD TOTAL AVAILABLE CREDIT:	\$ 772	REF-NO. CICA00001819
H/E TOTAL AVAILABLE CREDIT:	\$ 0	
LOC TOTAL AVAILABLE CREDIT:	\$ 0	
MTG TOTAL AVAILABLE CREDIT:	\$ 0	

Custom summary with four key credit attributes that offer immediate insight on the consumer's available credit

DEMOGRAPHICS

PH: 609.844.0782 IR PH: 904.285.1976 IR PH: 914.693.1386 IR
DL: FL B122459430460
GEO: None

FACS+ SUMMARY

INPUT SSN ISSUED 1957-1960	FILE: COMMERCIAL BUSINESS ADDRESS:
FROM 12-01-02 INQ COUNT FOR SSN=0	COMMERCIAL BUSINESS ADDRESS
FROM 12-01-02 INQ COUNT FOR ADDRESS=0	1ST MAR
	CP PENDLETON CA 92055
	619.725.7248

PROFILE SUMMARY

PUBLIC RECORDS-----2	PAST DUE AMT-----\$0	INQUIRIES-- 4	SATIS ACCTS-- 3
INSTALL BAL------\$0	SCH/EST PAY-----\$1,308+	INQS/6 MO---2	NOW DEL/DRG---0
R ESTATE BAL--\$574,143	R ESTATE PAY-----\$6,376	TRADELINE---3	WAS DEL/DRG-- 0
TOT REV BAL------\$772	TOT REV AVAIL-----13%+	PAID ACCT---0	OLD TRADE--7-94

SCORE SUMMARY

NEW NATIONAL RISK SCORE = 328
SCORE FACTORS:
04 NUMBER OF CREDIT INQUIRIES
05 BALANCES ON REVOLVING ACCOUNTS
08 PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS OR LACK OF OPEN ACCOUNTS
03 PRESENCE OF DEROGATORY PUBLIC RECORD INFORMATION

+++++ MORE



TCA1 CONSUMER JOHN Q

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PUBLIC RECORDS

*SAINT JOHNS COUNTY CTH 9-21-02 1037235 \$77,781 FED TAX LN
 BP: BK001278PG000989SQ9

*MERCER CO REGISTRY 7-28-01 1041154 \$49,810 STA TX REL
 BP: 92006519

TRADES

SUBSCRIBER SUB# KOB TYP TRM ECOA ACCOUNT #	BALDT OPEN LSTPD	BALANCE AMT-TYP1 AMT-TYP2	MOPAY P/DUE	PYMTLEV DEL 1 DEL 2	ACCTCOND MAXIMUM MOS REV	PYMT STATUS PYMT HISTORY 30/60/90/DRG
CITY CARD 1260847 BC CRC REV 1 412800233039	1-03 7-94 12-02	\$5,338 \$6,110-L	\$105	1-03	(99)	CURR ACCT CCCCC-CCCCC 00/00/00
REPUBLIC NATL BK OF NY 1880065 FS R/C 30Y 1 5072323023	1-03 6-02 1-03	\$574,143 \$575,000-O	\$6,376	1-03	(3)	CURR ACCT CC 00/00/00
JEEPUAR CREDIT 1680875 FA AUT 48 1 7360166	1-03 4-02 1-03	\$57,582 \$62,817-O	\$1,308	1-03	(4)	CURR ACCT CCC 00/00/00

INQUIRIES

FIDELITY NATIONAL CRED 1-28-03 1971299 ZB REV
 LIDA CREDIT AGENCY 10-09-02 1988719 FR CHG
 FNCS/REPUBLIC CONSUMER 5-20-02 1124080 BM R/E
 JEEPUAR CREDIT 3-28-02 0602300 FA AUT

END -- EXPERIAN

DIRECT CHECK

SUBCODE	SUBSCRIBER	TELEPHONE	ADDRESS	CITY	ST	ZIP
1216268	CITY CARD	BYMAILONLY	PO BOX 6500	SIOUX FALLS	SD	57117
1124080	FNCS/REPUBLIC CON	718.488.4304	1 HANSON PL	BROOKLYN	NY	11243
1680875	JEEPUAR CREDIT	800.945.7000	PO BOX 111897	NASHVILLE	TN	37222

END OF REPORT

Account display order — Consumer accounts are displayed by the type of accounts most collectable. The sort order includes:

- Home equity (most available credit to least)
- Bankcard (most available credit to least)
- Mortgage (all open accounts)
- Line of credit (most available to least)

Custom Collection Report



Experian's custom Collection Report with comprehensive tradeline summary is designed for quick and effective collections. This format offers a comprehensive summary of the consumer's accounts immediately below the locator information. Add-on options include FACS+SM Fraud ShieldSM Demographics and all generic scores except for the National Equivalency Score model.

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-----INPUT INQUIRY INFORMATION-----

JONATHAN Q CONSUMER SSN: 301-36-3049
 580 TREELINE DR APT 102 HOME: N/A
 CORONA CA 91719 COMMENTS: N/A

-----CONSUMER IDENTIFICATION INFORMATION-----

JONATHAN Q CONSUMER SSN: 301-36-3049

DATE ADDR RPTD: 06/94 ADDL SSN'S: N/A
 2000 E ALPINE AVE YOB: 1943
 TULARE CA 932746073

Number of accounts by status, beginning with "C" for current through foreclosure/repossession

The summary totals reflect all of the accounts on a consumer's credit report, not just those with activity reported in the last 12 months.

PH: 609-844-0782 IR
 PH: 904-285-1976 IR
 PH: 914-693-1386 IR

AKA'S: N/A

-----TRADELINE SUMMARY-----

C	30	60	90	120	150	180	210+	FORE/	CO	REPO	MOST RECENT CO DATE:
3	0	0	0	0	0	0	0	0	0	0	N/A

# REV W/AVL CRDT	# NON-REV W/AVL CRDT	\$AVAIL BAL ON REV	# OF ZERO BALANCE REV	# OF TRADES	# OF INQYS
1	0	\$772	0	3	4

NEW NATIONAL RISK SCORE : 328

INQUIRY/ONFILE CURRENT ADDRESS CONFLICT
 INQUIRY CURRENT ADDRESS NOT ONFILE
 ONFILE ADDRESS: NON-RESIDENTIAL

Add-on optional risk scores, FACS+SM and Fraud ShieldSM display here.

Six tradeline tallies on number of accounts and available credit for quick summary

DOB: N/A DOD: N/A

-----PUBLIC RECORD INFORMATION-----

PLAINTIFF	COURT NAME	REF NUMBER	FILED	STATUS
BK001278PG000989SQ9	SAINT JOHNS COUNTY		09/21/02	FED TAX LIEN
92006519	MERCER CO REGISTRY		07/28/01	STATE TX REL

-----ADDITIONAL ADDRESS INFORMATION-----

RPTD	STREET ADDRESS	REPORTED BY	CONTACT
06/02	1ST SUP BN 1ST F CAMP PENDLETON CA 92055	N/A	N/A

++++MORE

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----- ADDITIONAL ADDRESS INFORMATION -----

RPTD	STREET ADDRESS	REPORTED BY	CONTACT
04/01	2848 MILLER RD THOMPSONVILLE MI 496839319	N/A	N/A
01/00	381 CONGRESS PKWY LAWRENCEVILLE GA 300444551	N/A	N/A
09/01	2002 BLANCHE ST BAKERSFIELD CA 933041207	N/A	N/A
08/01	701 BAYSIDE DR NEWPORT BEACH CA 926607214	N/A	N/A

----- EMPLOYER INFORMATION -----

RPTD	EMPLOYER NAME	EMPLOYER ADDRESS
03/98	CUSTOMIZED DISTRIBUTION	96 NORTH MAIN STREET WHARTON NJ
11/97	DIRECT SHOE DELIVERY	96 N MAIN STREET WHARTON NJ

----- TRADELINE INFORMATION (ACTIVE LAST 12 MONTHS) -----

SUBSCRIBER	ACCOUNT#	TYP	PAST-DUE	\$AVL-REV	PAYMENT HISTORY
CITY CARD	412800233039	CRC	\$0	\$772	CCCCC-CCCCCCCC-CCCCC
JEEPUAR CREDIT	7360166	AUT	\$0	N/A	CCCC
REPUBLIC NATL	5072323023	R/C	\$0	N/A	CCC

* ADDITIONAL TRADELINES WITH ACTIVITY OVER 12 MONTHS ON FILE *

----- INQUIRY INFORMATION -----

SUBSCRIBER	TYP	DATE	CONTACT
FIDELITY NATIONAL CRED	REV	01/28/03	N/A
LIDA CREDIT AGENCY	CHG	10/09/02	N/A
FNCS/REPUBLIC CONSUMER	R/E	05/20/03	N/A
JEEPUAR CREDIT	AUT	03/28/02	N/A

----- END OF REPORT -----

The tradeline section of the report provides a single-line summary of the consumer's accounts that have had any type of activity reported in the last 12 months. Summary includes past-due amount, available revolving amount and payment history.

Try Experian's Collection Report today

Make the choice and let Experian's new Collection Report custom formats help you identify the information most important to your collection efforts.

To find out more about the Collection Report custom formats, contact your local Experian sales representative or call 888 414 1120.

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