

Subcode: 999333

Ordered: 08/26/2011 16:54:03 CST

Transaction Number: C3300465892

Search Inquiry: JOHN CONSUMER 475 ANTON BLVD COSTA MESA, CA 92626-7037



Identifying Information	
Business Principal Names	
JOHN CONSUMER	YOB: 1954 AGE: 57
JOHN P. CONSUMER JR.	
JOHN PHILLIP CONSUMER	
Principal Addresses	
475 ANTON BLVD COSTA MESA, CA 92626-7037	Reported: 07/2011
100 MAIN STREET PHOENIX, AZ 85016-788	Reported: 05/2011
102 MAIN STREET PHOENIX, AZ 85016-788	Reported: 02/2011

Consumer identification data, including up to five of the owner's most recent addresses, helps you to quickly verify application information.

Executive Summary													
VantageScore®: 585	Legal Filings Total legal filings:												
<table border="0"> <tr> <td>Risk Category</td> <td>Score Range</td> </tr> <tr> <td>Low</td> <td>780 - 900</td> </tr> <tr> <td>Low - Medium</td> <td>681 - 779</td> </tr> <tr> <td>Medium</td> <td>620 - 680</td> </tr> <tr> <td>Medium - High</td> <td>521 - 619</td> </tr> <tr> <td>High</td> <td>300 - 520</td> </tr> </table>	Risk Category	Score Range	Low	780 - 900	Low - Medium	681 - 779	Medium	620 - 680	Medium - High	521 - 619	High	300 - 520	Delinquent Payment Information Past due amount: In dispute:
Risk Category	Score Range												
Low	780 - 900												
Low - Medium	681 - 779												
Medium	620 - 680												
Medium - High	521 - 619												
High	300 - 520												
Negative Score Factors Oldest personal account opened is too recent. No credit amount on personal revolving accts No personal bank credit card accts available for scoring High balance vs limits of open personal accounts Number of personal inquiries had non-significant impact on score	Payment Information Monthly payments: \$1,209 Installment loan balance: (10) \$57,196 Revolving charge balance: (1) \$532 Revolving credit percent available: 0% Real Estate loan balance: \$0												

Includes full consumer credit report including VantageScore®, score factors and other consumer credit information that may be used to take adverse action

Trade Payment Status	
Oldest trade opened	04/2005
Paid trades	4
Satisfactory trades	4
Previously delinquent/derogatory	2
Presently delinquent/derogatory	5
Total trades	11

Delinquency Summary			
4	10	3	1
Satisfactory	30 days past due	60 days past due	90+ days past due

Consumer Statement	
Disputes and Supplemental Data Related to Transactional Information	
04& 07-25-09 0000000 CONSUMER COMMENT TEXT PRESENT	

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
TIBURON AUTO FINANCE	Installment	12/2009	Open	\$27,272 06/28/2011		\$600	06/25/2011																
Original Loan Amount: \$31,353 Transactional Relationship: Joint Account Trade Category: Personal Loan Companies Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 06/2011): Current																							
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
11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09	09	09	09	09	09	09
C	C	C	C	C	C	C	C	C	C	C	C	C	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, voluntary surrender or repossession | 9 Collections, charge-off or bankruptcy |
| 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 |

BizID Consumer Fraud Score

BizID predicts the likelihood of fraud risk based on business principal validation and verification results.
Higher scores indicate lower risk.

Score : 613

Consumer Fraud Score identifies the principal's fraud risk.

Based on your Company's risk threshold, this recommended action for this business is:

Accept

Fraud Alerts

BizID alerts identified for: JOHN CONSUMER / SSN: XXX-XX-XXXX

- * Input SSN has not been issued
- * Inquiry address: Non-residential

Results for Office of Foreign Assets Control Specially Designated National list

- * No Match

Fraud alerts identify possible fraud indicators associated with the principal's credit file or personal information or matches to the Office of Foreign Assets Control Specially Designated Nationals list.

Executive Summary

Current affiliations - title indicates financial responsibility:	2
Current affiliations - title does not indicate financial responsibility:	
Previous business affiliations:	
Unique business affiliations:	
Fraud alerts:	
Best score performance - current affiliations:	11
Worst score performance - current affiliations:	2
Best DBT - current affiliations:	1
Worst DBT - current affiliations:	105
Total outstanding balance - current affiliations:	\$24,986
Total recent high credit - current affiliations:	\$38,100
Number of business affiliations with corporate linkage:	1

The Executive Summary section quickly identifies areas of potential concern.

Owner Current and Former Business Affiliations

Business Name	SIC Code	Affiliation Title	Affiliation Dates	Link Confidence	Last Affiliation Score*
✓ POCKET PROTECTOR, LLC	8711 - Engineering-Job Shops	OFFICER	09/15/1999 - Present	High	2 - High Risk
✓ ACME TRUCKING	4212 - Trucking Without Storage, Local	CO-OWNER	07/01/2010 - Present	High	33 - Medium Risk
✓ DIE AND MOLD	3544 - Special Dies, Tools, Die Set/Jigs/Mold	PARTNER	06/11/2008 - Present	High	N/A
FABRICATING AND FINISHING INC	3089 - Plastics-Fabricating/Finish/Decor-Mfrs	PRESIDENT	07/11/2010 - 12/01/2010	High	N/A
KLASSY FINISHES	5231 - Paint, Glass & Wallpaper Stores	OFFICER	11/11/2009 - 10/12/2010	High	N/A
COUNTER TOP EMPORIUM	5712 - Counter Tops	UCC DEBTOR	05/17/2008 - 10/09/2010	High	N/A

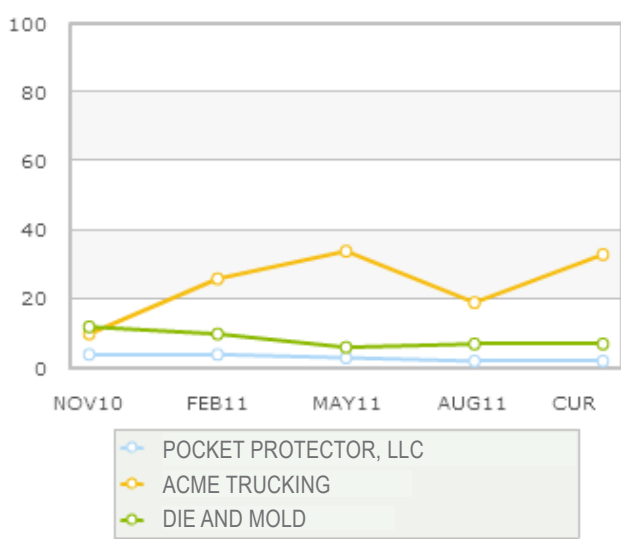
Up to 10 of the principal's current and previous business affiliations are summarized for quick reference.

✓ indicates current affiliate. Others are former affiliates

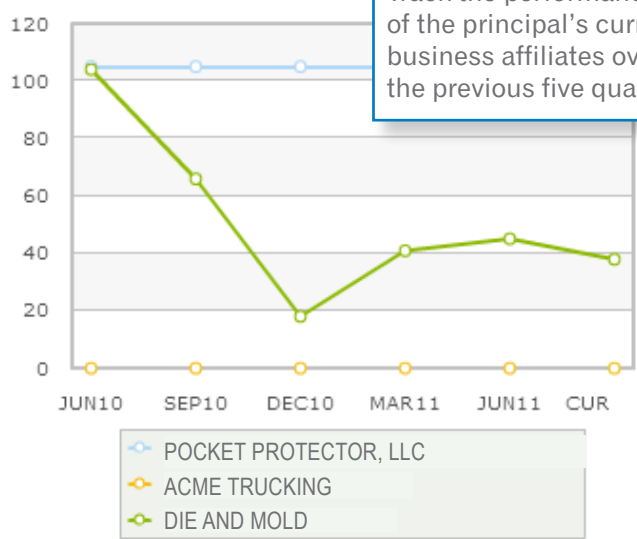
Current Business Affiliate Score and Payment Trends

Graphs illustrate the Intelliscore Plus performance of businesses affiliated with the business owner for the previous quarters and current.

Intelliscore Plus Score Trends



Days Beyond Terms (DBT)



Track the performance of the principal's current business affiliates over the previous five quarters.

Current Business Affiliate Details

#	Business Name	BIN	Years on File	Current Balance	Recent High credit	Credit Score*	DBT
1	POCKET PROTECTOR, LLC	700341221	26	\$576	\$600	2 - High Risk	105
	Address 100 MAIN STREET PHOENIX, AZ 85016-788 (602)999-9999						
2	ACME TRUCKING	70022466	23	\$36,419	\$42,500	7 - High Risk	38
	Address 123 BLACKTOP LANE, NEWPORT BEACH, CA 92626 (714)999-9999						
3	DIE AND MOLD	700998433	32	\$1,637	\$9,600	7 - High Risk	38
	Address 888 INDUSTRIAL PARKWAY, COSTA MESA, CA 92626 (714) 811-1111						
Average Values				\$12,878	\$17,567	14 - Medium-High Risk	48
Current Total Exposure				\$38,632			
Total Potential Exposure				\$52,700			

Business Identification Number and key commercial credit metrics are provided for each affiliated business to assess global risk.

Former Business Affiliate Details

#	Business Name	BIN	Affiliation Title	Affiliation Dates
1	FABRICATING AND FINISHING, INC Address 153 ZEPHYR RIDGE LN, PHOENIX, AZ 85016 45367 WILD JAVALINA CT, PHOENIX, AZ 85016	700143556	PRESIDENT	07/11/2010 - 12/01/2010
2	KLASSY FINISHES Address 45367 WILD JAVALINA CT, PHOENIX, AZ 85016	873455691	OFFICER	
3	COUNTER TOP EMPORIUM Address 18223 RUSTLERS RANGE AVE, PHOENIX, AZ 85016	700324140	UCC DEBTOR	05/17/2008 - 10/09/2010

Details of previous business affiliations may uncover potential credit or fraud risk associated with "serial entrepreneurs."

+ indicates presence of corporate linkage
* credit score represents Intelliscore Plus commercial score for businesses affiliated with the owner

Individuals Listed at Input Address - 8439 BARNSTABLE PL, ORLANDO, FL

Individuals Listed	Phone	High Risk Alerts
KRISTY RAPP		

Identifies individuals and high-risk conditions associated with the input address

Alert Details

OFAC Results : 1 - No Match

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End of report 1 of 1 report

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