



### SAMPLE TRI-MERGE REPORT

Personal Information			
		Reported	Bur
<b>Name</b>	ICE, ROBERT R		TU
<b>Name</b>	ICE, ROBERT		EFX
<b>Name</b>	ICE, ROBERT SR		EFX
<b>SSN</b>	301-42-3221		EFX,TU
<b>DOB</b>	05/75		
<b>Address</b>	111 8 W, FANTASY ISLAND, IL 60750	10/01	EFX
<b>Address</b>	123 MAIN ST, ATLANTA, GA 30318	10/01	EFX
<b>Address</b>	606 CALLE SAN JUAN, FANTASY ISLAND, IL 60750	08/01	EFX
<b>Address</b>	BO PINO CARR 20 KM1, FANTASY ISLAND, IL 60750	08/01	EFX
<b>Address</b>	URB SANTA CLARA B 39, PONCE, PR 00731	08/01	EFX
<b>Address</b>	111 W 8TH ST, ATLANTA, GA 30318	07/00	EFX,TU
<b>Phone</b>	656-5656		TU

Employment				
Subject Name Employer Occupation	City,State Income	Hired Separated	Reported/Verified Last Updated	Bur
ICE, ROBERT R AUTO SALES			11/02	TU
ICE, ROBERT R HOUSEHOLD		10/02	10/02	TU
ICE, ROBERT SR COOP EMP DE MUNICIPIO GERENTE				EFX
ICE, ROBERT SR RETIRADA RETIRADA DE SEGURO SOCIAL				EFX
ICE, ROBERT SR JOB				EFX

Trans Union Add-On Products Summary
<p><b>Product:</b> Phone Append  <b>Status:</b> Default product delivered  <b>Search:</b> Area code and phone number not found on new source. Phone number on CRONUS database is returned.</p> <p><b>Product:</b> HAWK  <b>Status:</b> Requested product delivered</p> <p><b>Product:</b> Score Model - EMPIRICA  <b>Status:</b> Requested product delivered</p> <p><b>Product:</b> Score Model - #07011  <b>Status:</b> Requested product delivered</p>

## Trans Union Hawk Messages

### Inquiry History

Input/File SSN may have been used 718 times in last 60 days on different inquiries

**Threshold:** 25

### Year of Issuance

**ID Qualifier:** SSN

**Message:** Input - SSN issued: 1963-1964; state: OH; est. Age obtained: +00

### Messages

Input SSN associated with additional subject(s) not displayed/returned

## Scoring

**TU Model:** EMPIRICA **+612** **\*\*\*ALERT\*\*\***

**Reason:** Derogatory public record or collection filed

**Reason:** Time since delinquency is too recent or unknown

**Reason:** Proportion of balances to credit limits is too high on bank revolving or other revolving accounts

**Reason:** Length of time since derogatory public record or collection too short

+612

**EFX Model:** BEACON '96 **0**

**Reject Message:** BEACON Not available, no recently reported account information

0

**EFX Model:** BEACON '96 **0**

**Reject Message:** BEACON Not available, no recently reported account information

0

## Credit Summary

<b>Trades</b>	20	<b>Curr Accts</b>	13	<b>Revolving</b>	17	<b>30</b>	0
<b>Public Recs</b>	3	<b>Derogs</b>	0	<b>Installments</b>	2	<b>60</b>	0
<b>Collections</b>	0	<b>Open Trades</b>	20	<b>Mortgages</b>	0	<b>90</b>	0
<b>Inquiries</b>	92	<b>CLSD Trades</b>	0	<b>Other</b>	1	<b>120</b>	0

## Public Records

FILED/RPTD VRFD/CHKD SATIS/REL	Cust# Case# Type	Amt Asset Exempt	Defendant Plaintiff	Narr	Bur
04/01	05027019 12345 Federal tax lien <b>ECOA:</b> Individual <b>Subj:</b> ICE, ROBERT R	\$10,000			TU
05/01	05074137 456789 Federal tax lien <b>ECOA:</b> Individual <b>Subj:</b> ICE, ROBERT R	\$5,000			TU
07/01	05074137 202122 Civil judgement <b>ECOA:</b> Individual <b>Subj:</b> ICE, ROBERT R	\$800			TU

## Revolving Accounts

Acc Name/Address	RPTD	OPND	High	Current Status			Hist Status			Rating
				Pmt	Bal	PastDue	Mths	30	60	

	DLA LSTPD	CLSD/PD EOA	Limit	Term	Date			
DISCOVER FIN <b>Acct:</b> 21 <b>Subcode:</b> B 09616003 <b>Bur:</b> TU <b>Subj:</b> ICE, ROBERT R	10/02	01/92 Individual	\$13,000 \$13,000		\$9,000		11 00 00 00 111111111111	R1
WARDS MWCC <b>Acct:</b> 128776 <b>Subcode:</b> D 0156N121 <b>Bur:</b> TU <b>Subj:</b> ICE, ROBERT R	10/02	01/92 Individual					20 00 00 00 111111111111 11111111	R1
SEARS <b>Acct:</b> 123 <b>Subcode:</b> D 06256134 <b>Bur:</b> TU <b>Subj:</b> ICE, ROBERT R	10/02	01/92 Individual	\$8,000 \$8,000		\$7,000		15 00 00 00 111111111111 111	R1
FNANB/MC  <b>Subcode:</b> 401BB17022 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT SR Paid account / Zero balance Account closed by consumer	11/99	10/99 Individual	\$1,500					R0
FNANB/MC  <b>Subcode:</b> 401BB17022 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT SR Paid account / Zero balance Account closed by consumer	11/99	10/99 Individual	\$6,500					R0
TRV BNK  <b>Subcode:</b> 801FP04688 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT Charge Amount in H/C Column is credit limit	11/99	11/99 Individual	\$1,000					R0
GE/CARD/CO  <b>Subcode:</b> 404BB03483 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT SR Paid account / Zero balance Amount in H/C Column is credit limit	06/96 03/96	03/96 Individual	\$300				02	R1
CITI <b>Acct:</b> 772 <b>Subcode:</b> B 01679002 <b>Bur:</b> TU <b>Subj:</b> ICE, ROBERT R	10/02	04/92 Individual	\$5,000 \$5,000		\$4,000			R1
GE/CARD/CO  <b>Subcode:</b> 404BB03483 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT SR Paid account / Zero balance Amount in H/C Column is credit limit	06/96	04/96 Individual	\$100					R0

TRV BNK <b>Subcode:</b> 801FP04688 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT Charge Amount in H/C Column is credit limit	04/00	06/96 Individual	\$500				05	R1
TRV BNK <b>Subcode:</b> 801FP04688 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT SR Charge Amount in H/C Column is credit limit	10/98 10/98	06/96 Joint	\$500				13	R1
RSHK/CBUSA <b>Subcode:</b> 905HZ00082 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT Amount in H/C Column is credit limit	05/00	06/98 Individual	\$300				23	R1
RSHK/CBUSA <b>Subcode:</b> 905HZ00082 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT SR Amount in H/C Column is credit limit	06/00 08/99	06/98 Individual	\$300				24	R1
STBC CLASS <b>Subcode:</b> 447ON17753 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT SR Paid account / Zero balance Closed Account	09/98 08/96	07/96 Individual	\$500				12 00 00 00	R
CITIFINANC <b>Subcode:</b> 243FP08713 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT Paid account / Zero balance Amount in H/C Column is credit limit	02/00	08/99 Individual	\$1,000				00 00 00	R
CITIFINANC <b>Subcode:</b> 243FP08713 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT SR Amount in H/C Column is credit limit	01/00 08/99	08/99 Individual	\$1,000				04	R1
FNANB CIRC <b>Subcode:</b> 401HZ00615 <b>Bur:</b> EFX <b>Subj:</b> ICE, ROBERT SR Credit Card Amount in H/C Column is credit limit	07/99	09/98 Individual					09	R1

<b>Revolving Totals</b>				<b>\$0</b>	<b>\$20,000</b>	<b>\$0</b>		
-------------------------	--	--	--	------------	-----------------	------------	--	--

### Installment Accounts

Acc Name/Address	RPTD DLA LSTPD	OPND CLSD/PD ECO A	Orig	Current Status			Hist Status			Rating
				Pmt Term	Bal Date	PastDue	Mths	30	60	
SIMMONS FNB Acct: 271776 Subcode: B 01067003 Bur: TU Subj: ICE, ROBERT R	10/02	04/76 Individual	\$10,000 \$10,000							IUR
REPUBLIC BAN Acct: 2187776 Subcode: B 07220001 Bur: TU Subj: ICE, ROBERT R	10/02	04/92 Individual	\$5,000 \$5,000		\$3,000		05 02 00 00 11122			11
<b>Installment Totals</b>				<b>\$0</b>	<b>\$3,000</b>	<b>\$0</b>				

### Overdraft/Reserve Accounts

Acc Name/Address	RPTD DLA LSTPD	OPND CLSD/PD ECO A	High Limit	Current Status			Hist Status			Rating
				Pmt Term	Bal Date	PastDue	Mths	30	60	
TRADE 21 Acct: 1234567 Subcode: B 01JPA021 Bur: TU Subj: ICE, ROBERT R Collat: CREDIT LINE	10/02	06/98 Individual	\$2,000		\$100					C1
<b>Overdraft/Reserve Totals</b>				<b>\$0</b>	<b>\$100</b>	<b>\$0</b>				

### Inquiries

Date	Name Acct#	Subscriber	Inq/Loan	Bureau
10/03/02	HART SFTWRE	ZTR00001010(CHI)	Inq: Individual	TU - ICE, ROBERT R
08/03/02	HOUSEHOLD	YCI01992043(NTL)	Inq: Individual	TU - ICE, ROBERT R
10/01/02	FST DTA CP	FK 644ZS04437		EFX - ICE, ROBERT
10/01/02	FRSTDATA	FK 644ZZ45915		EFX - ICE, ROBERT
09/30/02	CSC MTGE	544ZB00015		EFX - ICE, ROBERT
10/02/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
10/02/02	WFB	163BB27828		EFX - ICE, ROBERT
10/01/02	TCI	999ZR00251		EFX - ICE, ROBERT
09/30/02	MAGNUM	999XZ00123		EFX - ICE, ROBERT
09/30/02	TCI	999ZR00251		EFX - ICE, ROBERT
09/23/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
09/20/02	PARKHONDA	594AN10739		EFX - ICE, ROBERT
09/13/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
09/11/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT

09/10/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
09/05/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
09/05/02	TCI	999ZR00251		EFX - ICE, ROBERT
09/03/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT
08/14/02	BLGRASS-CR	684FP13154		EFX - ICE, ROBERT
08/09/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
08/09/02	ADS	999GS00120		EFX - ICE, ROBERT
08/08/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
08/06/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT
07/31/02	FST DTA CP	644ZS04437		EFX - ICE, ROBERT
07/31/02	SCHEINDODG	440AN00054		EFX - ICE, ROBERT
07/25/02	HERITAGE	494FP01617		EFX - ICE, ROBERT
07/24/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
07/24/02	HERITAGE	494FP01617		EFX - ICE, ROBERT
07/23/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
07/17/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
07/11/02	VW CREDIT	155FA01701		EFX - ICE, ROBERT
07/10/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
07/10/02	VW CREDIT	155FA01701		EFX - ICE, ROBERT
07/09/02	HARTSOFT	999ZZ49515		EFX - ICE, ROBERT
07/09/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT
07/02/02	HART SFTWR	999ZZ50076		EFX - ICE, ROBERT
07/01/02	VW CREDIT	155FA01701		EFX - ICE, ROBERT
07/01/02	HART SFTWR	999ZZ50076		EFX - ICE, ROBERT
06/27/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT
06/26/02	HART SFTWR	999ZZ50076		EFX - ICE, ROBERT
06/22/02	CTZBK-FAYE	726BB00046		EFX - ICE, ROBERT
06/21/02	HART SFTWR	999ZZ50076		EFX - ICE, ROBERT
06/18/02	BPPR020201	479BB02642		EFX - ICE, ROBERT
06/11/02	VW CREDIT	155FA01701		EFX - ICE, ROBERT
06/11/02	WORLDCLASS	684AU11757		EFX - ICE, ROBERT
06/07/02	COASTAL BC	605BB50419		EFX - ICE, ROBERT
06/06/02	APPROCBBR	999ZZ49542		EFX - ICE, ROBERT
06/06/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT
06/05/02	SMITHACURA	842AN00151		EFX - ICE, ROBERT
10/02/02	CSC-NOVSTR	615FM18008		EFX - ICE, ROBERT SR
10/02/02	NOVSTARMTG	615FM15813		EFX - ICE, ROBERT SR
10/01/02	CSC-NOVSTR	615FM18008		EFX - ICE, ROBERT SR
09/30/02	NOVSTARMTG	615FM15813		EFX - ICE, ROBERT SR
09/25/02	MSDCENTRAL	613FM29864		EFX - ICE, ROBERT SR
09/25/02	CSC-NOVSTR	615FM18008		EFX - ICE, ROBERT SR
09/18/02	ADS	999GS00120		EFX - ICE, ROBERT SR
09/04/02	VERIZON	155UT03072		EFX - ICE, ROBERT SR
09/03/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/30/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR

08/29/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/28/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/27/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/26/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/22/02	CHASEAU CR	285BB03535		EFX - ICE, ROBERT SR
08/21/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/15/02	MSDCENTRAL	613FM29864		EFX - ICE, ROBERT SR
08/15/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/14/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/13/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/12/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/09/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/08/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/07/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/06/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/02/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
08/01/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/31/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/30/02	ANB/CBMS	815FM08827		EFX - ICE, ROBERT SR
07/30/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/29/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/26/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/25/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/24/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/23/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/22/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/21/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/19/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/18/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/17/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/11/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/09/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR
07/08/02	CBMS-AMSTH	815FM67890		EFX - ICE, ROBERT SR

### Experian FACS+ Summary

**Messages:**

From 07/02 INQ count for SSN = 0

From 07/02 INQ count for SSN = 0

### Messages

(XPN) 0007 \*\*\*\*\* NO RECORD FOUND \*\*\*\*\*

**Trans Union Referral:**

TRANS UNION LLC  
2 BALDWIN PLACE, P.O. BOX 1000  
CHESTER, PA 19022

**Experian Referral:**

EXPERIAN  
701 EXPERIAN PARKWAY  
PO BOX 2002

**Equifax Referral:**

EQUIFAX INFORMATION SERVICES LLC  
P O BOX 740241  
ATLANTA /GA 303740241

(800) 888-4213

ALLEN, TX 75013  
(888) 397-3742

(800) 685-1111

END OF REPORT