



**Info Cubic**  
 9250 E Costilla Ave. Suite 525 Greenwood Village, CO 80112  
 Phone: 1-877-360-4636  
 Fax: 1-303-220-0171

## Sample Report – Instant Credit Report

### Profile Information

**Name:** John Doe  
**SSN:** 123-45-\*\*\*\*  
**DOB:** 01/01/\*\*\*\*

The following are included in this report:

Search Type	Detail	Status
Instant Credit Report		Complete

### Instant Credit Report

**Name Searched** John Doe  
**DOB Searched** 01/01/\*\*\*\*  
**SSN Searched** 123-45-\*\*\*\*  
**Search ID** 123458  
**Date Ordered** 09/02/2011  
**Date Completed** 09/02/2011

#### Results

TRANS UNION REPORT - PEER  
 Exact Match between SSN on input and SSN on file.

#### Personal Information Since 1/11/2005 FAD 9/2/2011

		Reported
<b>Name</b>	DOE, JOHN	
<b>AKA</b>	DOE, JOHN G	
<b>SSN</b>	XXX-XX-XXXX	
<b>Address</b>	123 Main Street, Springfield, America, 12345	4/30/2010
<b>Address</b>	567 Street Street, Springfield, America, 12345	11/29/2008

### Employment

		Date Hired	Date Separated	
<b>Employer</b>	ABC Company			Verified 12/18/2007
<b>Occupation</b>	Manage			

### Add-On Products Summary

**Product:** High Risk Fraud Alert [HAWK]  
**Status:** Requested product delivered  
**Search:** Available and Clear

### Credit Summary From 1/11/2005 To 9/2/2011

Public Records	0	Collections	1	Negative Trades	0
Hist Neg Trades	6	# Trades	12	Revolving	5
Hist Neg Occurr	24	Installment	7	Mortgage	0
Open Trades	0	Inquiries	2		

Type	High	Limit	Balance	Past Due	Payment	%Avail
Revolving	\$2,791	\$6,250	\$997	\$0	\$31	84%
Installment	\$18,125	\$0	\$16,973	\$0	\$26	-
Totals	\$20,916	\$6,250	\$17,970	\$0	\$57	-

### Collection Accounts

Firm/ID Code	Paid/ECOA	Placed/CLSD	VRFD/CS(MOP)	\$PLCD/BAL	Acc#	Creditor Name	Remarks
ABC123456	I	12/09	07/11A 09B	523 523		MEDICAL	Placed for collection

### Revolving Accounts

Acc Name/Address	Rptd DLA ECOA	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating
				Pmt Term	\$Bal	\$Past Due	Mths	30	60	
COMPANY <b>Subscriber:</b> 123456789 <b>Loan Type:</b> Charge Account	08/11A 07/11 C	11/08 07/11P	1468 5000		0	0	33 111111111111 111111111111 1111111111			R1
BANK 1 <b>Subscriber:</b> 56789123 <b>Loan Type:</b> Credit Card	08/11A 08/11 I	11/07	567 500	15 MIN	472	0	19 111111111111 11111111			R1
BANK 2 <b>Subscriber:</b> 987654321 <b>Loan Type:</b> Credit Card	08/11A 08/11 I	11/08	756 750	16 MIN	525	0	33 111111111111 111111111111 1111111111			R1
FURNITURE STORE <b>Subscriber:</b> 654321987 <b>Loan Type:</b> Charge Account <b>Remarks:</b> Account closed by credit grantor	03/11A C	11/08 08/10C	0 5000		0	0	18 111111111111 1111X1			R1
BANK 3 <b>Subscriber:</b> 789456123 <b>Loan Type:</b> Credit Card <b>Remarks:</b> Credit card lost or stolen	01/11A 01/11 I	11/07 01/11C	567 500		0	0	38 111111111111 111111111111 111111111111 1			R1
<b>Revolving Totals</b>					<b>\$31</b>	<b>\$997</b>				

### Installment Accounts

Acc Name/Address	Rptd DLA	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating
				Pmt Term	\$Bal	\$Past Due	Mths	30	60	

	ECOA								
STUDENT LOAN ORG <b>Subscriber:</b> 789456123 <b>Loan Type:</b> Student Loan <b>Max Del:</b> 01/01/10; \$230; MOP-05	08/11A 05/11 I	08/06	5500	8 120MO	5486	0	48 00 00 04 111111111111 1115555XXX11 111111111111 1111111111X11	I1	
STUDENT LOAN ORG <b>Subscriber:</b> 789456123 <b>Loan Type:</b> Student Loan <b>Max Del:</b> 01/01/10; \$230; MOP-05	08/11A 05/11 I	05/05	2750	4 120MO	2501	0	48 00 00 04 111111111111 1115555XXX11 111111111111 1111111111X11	I1	
STUDENT LOAN ORG <b>Subscriber:</b> 789456123 <b>Loan Type:</b> Student Loan <b>Max Del:</b> 01/01/10; \$230; MOP-05	08/11A 05/11 I	05/04	1750	2 120MO	1591	0	48 00 00 04 111111111111 1115555XXX11 111111111111 1111111111X11	I1	
STUDENT LOAN ORG <b>Subscriber:</b> 789456123 <b>Loan Type:</b> Student Loan <b>Max Del:</b> 01/01/10; \$230; MOP-05	08/11A 05/11 I	03/06	2750	4 120MO	2504	0	48 00 00 04 111111111111 1115555XXX11 111111111111 1111111111X11	I1	
STUDENT LOAN ORG <b>Subscriber:</b> 789456123 <b>Loan Type:</b> Student Loan <b>Max Del:</b> 01/01/10; \$230; MOP-05	08/11A 05/11 I	04/04	2625	4 120MO	2387	0	48 00 00 04 111111111111 1115555XXX11 111111111111 1111111111X11	I1	
STUDENT LOAN ORG <b>Subscriber:</b> 789456123 <b>Loan Type:</b> Student Loan <b>Max Del:</b> 01/01/10; \$230; MOP-05	08/11A 05/11 I	09/05	2750	4 120MO	2504	0	48 00 00 04 111111111111 1115555XXX11 111111111111 1111111111X11	I1	
CAR DEALERSHIP <b>Subscriber:</b> 321654987 <b>Loan Type:</b> Auto Lease <b>Remarks:</b> Closed	12/10A 07/11 C	12/07 12/10C	5399	149 36MO	0	0	36 X111111111111 111111111111 111111111111	I1	
<b>Installment Totals</b>				<b>\$26</b>	<b>\$16,973</b>				

### Trade MOP Totals

MOP 09/9B/9P	1	MOP 05	0	MOP
02	0			
08/8A/8D/8R/8P	0	MOP 04	0	MOP
01	12			
MOP 07	0	MOP 03	0	MOP
00	0			
All Other	0	In Dispute	0	

### Inquiries

Date	Name/Address	Code	MKT	Type Inq/Loan	Amount
09/02/11	INFO CUBIC	EABC123456	CLV	I Employment	
03/03/10	COMPANY	RIN1234564	KIN	I	

## A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

PARA INFORMACION EN ESPANOL, VISITE [WWW.FTC.GOV/CREDIT](http://WWW.FTC.GOV/CREDIT) O ESCRIBE A LA FTC CONSUMER RESPONSE CENTER, ROOM 130-A 600 PENNSYLVANIA AVE. N.W., WASHINGTON, D.C. 20580.

THE FEDERAL FAIR CREDIT REPORTING ACT (FCRA) PROMOTES THE ACCURACY, FAIRNESS, AND PRIVACY OF INFORMATION IN THE FILES OF CONSUMER REPORTING AGENCIES. THERE ARE MANY TYPES OF CONSUMER REPORTING AGENCIES, INCLUDING CREDIT BUREAUS AND SPECIALTY AGENCIES (SUCH AS AGENCIES THAT SELL INFORMATION ABOUT CHECK WRITING HISTORIES, MEDICAL RECORDS, AND RENTAL HISTORY RECORDS). HERE IS A SUMMARY OF YOUR MAJOR RIGHTS UNDER THE FCRA. FOR MORE INFORMATION, INCLUDING INFORMATION ABOUT ADDITIONAL RIGHTS, GO TO [WWW.FTC.GOV/CREDIT](http://WWW.FTC.GOV/CREDIT) OR WRITE TO: CONSUMER RESPONSE CENTER, ROOM 130-A, FEDERAL TRADE COMMISSION, 600 PENNSYLVANIA AVE. N.W., WASHINGTON, D.C. 20580.

- YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. ANYONE WHO USES A CREDIT REPORT OR ANOTHER TYPE OF CONSUMER REPORT TO DENY YOUR APPLICATION FOR CREDIT, INSURANCE, OR EMPLOYMENT - OR TO TAKE ANOTHER ADVERSE ACTION AGAINST YOU - MUST TELL YOU, AND MUST GIVE YOU THE NAME, ADDRESS, AND PHONE NUMBER OF THE AGENCY THAT PROVIDED THE INFORMATION.
- YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. YOU MAY REQUEST AND OBTAIN ALL THE INFORMATION ABOUT YOU IN THE FILES OF A CONSUMER REPORTING AGENCY (YOUR "FILE DISCLOSURE"). YOU WILL BE REQUIRED TO PROVIDE PROPER IDENTIFICATION, WHICH MAY INCLUDE YOUR SOCIAL SECURITY NUMBER. IN MANY CASES, THE DISCLOSURE WILL BE FREE. YOU ARE ENTITLED TO A FREE FILE DISCLOSURE IF:
  - A PERSON HAS TAKEN ADVERSE ACTION AGAINST YOU BECAUSE OF INFORMATION IN YOUR CREDIT REPORT;
  - YOU ARE THE VICTIM OF IDENTITY THEFT AND PLACE A FRAUD ALERT IN YOUR FILE;
  - YOUR FILE CONTAINS INACCURATE INFORMATION AS A RESULT OF FRAUD;
  - YOU ARE ON PUBLIC ASSISTANCE;
  - YOU ARE UNEMPLOYED BUT EXPECT TO APPLY FOR EMPLOYMENT WITHIN 60 DAYS.
- IN ADDITION, BY SEPTEMBER 2005 ALL CONSUMERS WILL BE ENTITLED TO ONE FREE DISCLOSURE EVERY 12 MONTHS UPON REQUEST FROM EACH NATIONWIDE CREDIT BUREAU AND FROM NATIONWIDE SPECIALTY CONSUMER REPORTING AGENCIES. SEE [WWW.FTC.GOV/CREDIT](http://WWW.FTC.GOV/CREDIT) FOR ADDITIONAL INFORMATION.
- YOU HAVE THE RIGHT TO ASK FOR A CREDIT SCORE. CREDIT SCORES ARE NUMERICAL SUMMARIES OF YOUR CREDIT-WORTHINESS BASED ON INFORMATION FROM CREDIT BUREAUS.
- YOU MAY REQUEST A CREDIT SCORE FROM CONSUMER REPORTING AGENCIES THAT CREATE SCORES OR DISTRIBUTE SCORES USED IN RESIDENTIAL REAL PROPERTY LOANS, BUT YOU WILL HAVE TO PAY FOR IT. IN SOME MORTGAGE TRANSACTIONS, YOU WILL RECEIVE CREDIT SCORE INFORMATION FOR FREE FROM THE MORTGAGE LENDER.
- YOU HAVE THE RIGHT TO DISPUTE INCOMPLETE OR INACCURATE INFORMATION. IF YOU IDENTIFY INFORMATION IN YOUR FILE THAT IS INCOMPLETE OR INACCURATE, AND REPORT IT TO THE CONSUMER REPORTING AGENCY, THE AGENCY MUST INVESTIGATE UNLESS YOUR DISPUTE IS FRIVOLOUS. SEE [WWW.FTC.GOV/CREDIT](http://WWW.FTC.GOV/CREDIT) FOR AN EXPLANATION OF DISPUTE PROCEDURES.
- CONSUMER REPORTING AGENCIES MUST CORRECT OR DELETE INACCURATE, INCOMPLETE, OR UNVERIFIABLE INFORMATION. INACCURATE, INCOMPLETE OR UNVERIFIABLE INFORMATION MUST BE REMOVED OR CORRECTED, USUALLY WITHIN 30 DAYS. HOWEVER, THE CONSUMER REPORTING AGENCY IS NOT REQUIRED TO REMOVE ACCURATE DEROGATORY INFORMATION FROM YOUR FILE UNLESS IT IS OUTDATED (AS DESCRIBED BELOW) OR CANNOT BE VERIFIED. A CONSUMER REPORTING AGENCY MAY CONTINUE TO

REPORT INFORMATION IT HAS VERIFIED AS ACCURATE.

- CONSUMER REPORTING AGENCIES MAY NOT REPORT OUTDATED NEGATIVE INFORMATION. IN MOST CASES, A CONSUMER REPORTING AGENCY MAY NOT REPORT NEGATIVE INFORMATION THAT IS MORE THAN SEVEN YEARS OLD, OR BANKRUPTCIES THAT ARE MORE THAN 10 YEARS OLD.
- ACCESS TO YOUR FILE IS LIMITED. A CONSUMER REPORTING AGENCY MAY PROVIDE INFORMATION ABOUT YOU ONLY TO PEOPLE WITH A VALID NEED -- USUALLY TO CONSIDER AN APPLICATION WITH A CREDITOR, INSURER, EMPLOYER, LANDLORD, OR OTHER BUSINESS. THE FCRA SPECIFIES THOSE WITH A VALID NEED FOR ACCESS.
- YOU MUST GIVE YOUR CONSENT FOR REPORTS TO BE PROVIDED TO EMPLOYERS. A CONSUMER REPORTING AGENCY MAY NOT GIVE OUT INFORMATION ABOUT YOU TO YOUR EMPLOYER, OR A POTENTIAL EMPLOYER, WITHOUT YOUR WRITTEN CONSENT GIVEN TO THE EMPLOYER. WRITTEN CONSENT GENERALLY IS NOT REQUIRED IN THE TRUCKING INDUSTRY. FOR MORE INFORMATION, GO TO [WWW.FTC.GOV/CREDIT](http://WWW.FTC.GOV/CREDIT).
- YOU MAY LIMIT "PRESCREENED" OFFERS OF CREDIT AND INSURANCE YOU GET BASED ON INFORMATION IN YOUR CREDIT REPORT. UNSOLICITED "PRESCREENED" OFFERS FOR CREDIT AND INSURANCE MUST INCLUDE A TOLL-FREE PHONE NUMBER YOU CAN CALL IF YOU CHOOSE TO REMOVE YOUR NAME AND ADDRESS FROM THE LISTS THESE OFFERS ARE BASED ON. YOU MAY OPT-OUT WITH THE NATIONWIDE CREDIT BUREAUS AT 1-888-567-8688.
- YOU MAY SEEK DAMAGES FROM VIOLATORS. IF A CONSUMER REPORTING AGENCY, OR, IN SOME CASES, A USER OF CONSUMER REPORTS OR A FURNISHER OF INFORMATION TO A CONSUMER REPORTING AGENCY VIOLATES THE FCRA, YOU MAY BE ABLE TO SUE IN STATE OR FEDERAL COURT.
- IDENTITY THEFT VICTIMS AND ACTIVE DUTY MILITARY PERSONNEL HAVE ADDITIONAL RIGHTS. FOR MORE INFORMATION, VISIT [WWW.FTC.GOV/CREDIT](http://WWW.FTC.GOV/CREDIT).

STATES MAY ENFORCE THE FCRA, AND MANY STATES HAVE THEIR OWN CONSUMER REPORTING LAWS. IN SOME CASES, YOU MAY HAVE MORE RIGHTS UNDER STATE LAW. FOR MORE INFORMATION, CONTACT YOUR STATE OR LOCAL CONSUMER PROTECTION AGENCY OR YOUR STATE ATTORNEY GENERAL.

THE FCRA GIVES SEVERAL DIFFERENT FEDERAL AGENCIES AUTHORITY TO ENFORCE THE FCRA:

FOR QUESTIONS OR CONCERNS REGARDING: PLEASE CONTACT:

CONSUMER REPORTING AGENCIES, FEDERAL TRADE COMMISSION  
CREDITORS, AND OTHERS NOT LISTED CONSUMER RESPONSE CENTER - FCRA  
BELOW WASHINGTON, DC 20580  
1-877-382-4357

NATIONAL BANKS, FEDERAL BRANCHES/ OFFICE OF THE COMPTROLLER OF THE CURRENCY  
AGENCIES OF FOREIGN BANKS (WORD COMPLIANCE MANAGEMENT, MAIL STOP 6-6  
"NATIONAL" OR INITIALS "N.A." WASHINGTON, DC 20219  
APPEAR IN OR AFTER BANK'S NAME) 800-613-6743

FEDERAL RESERVE SYSTEM MEMBER BANKS FEDERAL RESERVE BOARD  
(EXCEPT NATIONAL BANKS, AND FEDERAL DIVISION OF CONSUMER & COMMUNITY AFFAIRS  
BRANCHES/AGENCIES OF FOREIGN WASHINGTON, DC 20551  
BANKS) 202-452-3693

SAVINGS ASSOCIATIONS AND FEDERALLY OFFICE OF THRIFT SUPERVISION  
CHARTERED SAVINGS BANKS (WORD CONSUMER COMPLAINTS  
"FEDERAL" OR INITIALS "F.S.B." WASHINGTON, DC 20552  
APPEAR IN FEDERAL INSTITUTION'S 800-842-6929  
NAME)

FEDERAL CREDIT UNIONS (WORDS NATIONAL CREDIT UNION ADMINISTRATION  
"FEDERAL CREDIT UNION" APPEAR IN 1775 DUKE STREET

INSTITUTION'S NAME) ALEXANDRIA, VA 22314  
703-519-4600

STATE-CHARTERED BANKS THAT ARE NOT FEDERAL DEPOSIT INSURANCE CORPORATION  
MEMBERS OF THE FEDERAL RESERVE CONSUMER RESPONSE CENTER,  
SYSTEM 2345 GRAND AVENUE, SUITE 100  
KANSAS CITY, MISSOURI 64108-2638  
877-275-3342

AIR, SURFACE, OR RAIL COMMON DEPARTMENT OF TRANSPORTATION  
CARRIERS REGULATED BY FORMER CIVIL OFFICE OF FINANCIAL MANAGEMENT  
AERONAUTICS BOARD OR INTERSTATE WASHINGTON, DC 20590  
COMMERCE COMMISSION 202-366-1306

ACTIVITIES SUBJECT TO THE PACKERS DEPARTMENT OF AGRICULTURE  
AND STOCKYARDS ACT, 1921 OFFICE OF DEPUTY ADMINISTRATOR - GIPSA  
WASHINGTON, DC 20250  
202-720-7051

**Owning Bureau Information:** TRANSUNION  
2 BALDWIN PLACE, P. O. BOX 1000  
CHESTER, PA. 19022  
800-888-4213

END OF REPORT - TRANS UNION - 9/2/2011, 15:04:13 CT

## **DISCLAIMER**

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