

# SAMPLE CREDIT REPORT FROM EQUIFAX CANADA

CONSUMER RELATIONS  
P.O.BOX 190 STATION JEAN TALON  
MONTREAL QUEBEC H1S 2Z2

CHERYL CONSUMER  
1234 MAIN ST  
MONTREAL QC, H1T 5S9

CONFIDENTIAL INFORMATION  
NOT TO BE USED FOR CREDIT PURPOSES  
RE: EQUIFAX REFERENCE NUMBER: 0040735821

Dear CHERYL CONSUMER,

Further to your request, a disclosure of your personal credit file as of 10/20/11 follows:

#### PERSONAL IDENTIFICATION INFORMATION:

The following personal identification information is currently showing on your credit file. Your date of birth and social insurance number have been partially masked to protect your personal information (ie: Birth Date/Age: 01/XX/60, Social Insurance Number: 123-XXX-789).

Date File Opened: 03/01/90

Check to see if  
your personal  
information  
is correct.

Name: CHERYL CONSUMER  
Current Address: 1234 MAIN ST, MONTREAL, QC, H1T 5S9  
Date Reported: 01/11  
Previous Address: 5567 BLUE AVE, TORONTO, ON, M1N 3A8  
Date Reported: 05/07  
Prior Address: 642 PACIFIC RD, VANCOUVER, BC, V1A 2K6  
Date Reported: 03/90

Marital Status: Married

Current Employment: CEO, ABC LTD  
Date Employed: 12/07  
Date Verified: 05/10

Previous Employment: SENIOR EXECUTIVE, ORANGE INC  
Date Employed: 09/90  
Date Left: 03/95

Prior Employment: BUSINESS ANALYST, BIG BLUE GROUP

Other Income:  
Date Reported: 11/10  
Source: FINANCIAL MARKETS  
Amount: \$90000

# SAMPLE CREDIT REPORT FROM EQUIFAX CANADA (CONTINUED)

Birth Date/Age: 1980/XX/10

The Date of Birth/Age was first reported on 2010/01/01.

Social Insurance Number: 267-XXX-666

The Social Insurance Number was first reported on 2010/01/01.

Telephone: 555-555-5555 EXTN: 8080, TYPE: RESIDENTIAL/HOME,

The Telephone Number was first reported on 2010/12/07 and was last received on 2011/10/20.

Telephone: 999-999-9999 EXTN: , TYPE: BUSINESS,

The Telephone Number was first reported on 2011/01/15 and was last received on 2011/07/09.

Driver's License: A123456789010

EXPIRY DATE: 2016/08/01 PROVINCE: QC

The Driver's License Number was first reported on 2011/05/19. Our records show, that you have provided proof in the form of a hard copy confirming that this piece of personal identification data belongs to you.

Passport Number: 123456789ABC0005555

EXPIRY DATE: 2016/09/01 COUNTRY: CAN

The Passport Number was first reported on 2011/02/10. Our records show, that you have provided proof in the form of a hard copy confirming that this piece of personal identification data belongs to you.

An unusual increase in the number of inquiries can have a negative impact on your credit score.

## CREDIT INQUIRIES ON YOUR FILE:

Following is a list of Equifax members who have received a copy of your credit file for credit granting or other permissible purposes. Addresses are available by calling Equifax at 1-555-555-5555.

DATE	REQUESTORS NAME	TELEPHONE NUMBER
08/07/11	BQE BANK	(555) 555-5555
03/13/11	ABC INSURANCE	(555) 555-5555
06/27/10	STORE XYZ	(555) 555-5555
05/14/10	FURNITURE SKY	(555) 555-5555
04/10/10	INTLUSA 401BB99999 US BANK	

These inquiries are considered "soft hits." They do not affect your credit score in any way.

The following inquiries are for your information only and are not displayed to others. They include requests from authorized parties to update their records regarding your existing account with them.

DATE	REQUESTORS NAME	TELEPHONE NUMBER
10/20/11	CHERYL CONSUMER (NOT DISPLAYED)	N/A
01/22/11	STORE XYZ (NOT DISPLAYED)	N/A
01/22/11	STORE XYZ (NOT DISPLAYED)	N/A

# SAMPLE CREDIT REPORT FROM EQUIFAX CANADA (CONTINUED)

Negative information can only be kept on your credit report for a certain length of time. Check the dates for your accounts and public record information. For more details, see page 8.

"M" means this is a mortgage loan. For more information on codes, see page 13.

A rating of 9 usually means the lender has written off the account or sent it to collections. It will hurt your credit score.

## CONSUMER INTERVIEWS AND OTHER SERVICES:

A request was made from Consumer Service (555) 555-5555 in 10/11 to note your file with the following information: Lost or Stolen Wallet or Identification.

## CREDIT HISTORY AND/OR BANKING INFORMATION

The following information was reported to us by the organizations listed below. Information is received every 30 days from most credit grantors. All account numbers with your creditors have been masked to protect your personal account information and only the last three digits will be displayed (i.e: xxx...123).  
\* This item is not displayed to all credit grantors.

BQE LIFE (555) 555-5555 last reported to us in 2011/10/09 rating your mortgage account as M1, MEANING PAID AS AGREED AND UP TO DATE. At that time the reported balance of your account was \$625999. Your account number is XXX...210. The account was opened in 2006/08/02. The highest credit amount on the account to date is \$750755. The payment amount is \$2500 with a monthly payment frequency.

### Payment Profile of Account:

The account has been 2 payment periods past due 0 times.

The account has been 3 payment periods past due 0 times.

The account has been 4 or more payment periods past due 0 times.

From 2010/12/03 to 2011/01/02 there has been 17 reportings for the mortgage account with a monthly frequency and all reportings were paid as agreed.

STORE XYZ last reported to us in 2011/10/05. Your account number is XXX...468. The account was opened in 2007/03/13. The last activity, which could be a payment, purchase or cash advance on this account was 2011/09/03. Account status A LOST OR STOLEN CARD.

### Payment Profile of Account:

The account has been 2 payment periods past due 0 times.

The account has been 3 payment periods past due 0 times.

The account has been 4 or more payment periods past due 0 times.

SKY FURNITURE last reported to us in 2011/10/09 rating your installment account as I9, MEANING A BAD DEBT, COLLECTION ACCOUNT OR UNABLE TO LOCATE. At the time the reported balance of your account was \$1109. Your account number is XXX...123. The account was opened in 2007/11/29. The account was first delinquent on 2009/05/03. The last activity, which could be payment, purchase or cash advance on this account was 2011/08/02. The highest credit amount on the account to date is \$2000. The payment amount is \$167 with a monthly payment frequency. Additional comments: Closed by credit grantor.

### Payment Profile of Account:

The account has been 2 payment periods past due 0 times.

The account has been 3 payment periods past due 0 times.

The account has been 4 or more payment periods past due 0 times.

# SAMPLE CREDIT REPORT FROM EQUIFAX CANADA (CONTINUED)

From 2011/10/09 to 2011/04/07 there has been 5 reportings for the installment account with a monthly payment frequency and was reported delinquent 5 times as follows:

2011/10/09:9, 2011/07/21:5, 2011/06/03:4, 2011/05/09:3, 2011/04/07:2.

All other reportings were paid as agreed.

BQE LIFE (555) 555-5555 last reported to us in 2011/10/05 rating your revolving account as R1, MEANING PAID AS AGREED AND UP TO DATE. At that time the reported balance of your account was \$58500. Your account number is XXX...89. The account was opened in 2002/05/10. The last activity, which could be payment, purchase or cash advance on this account was 2011/09/02. The credit limit is \$60000. The highest credit amount on the account to date is \$59,450. The payment amount is \$1100 with a monthly payment frequency.

Payment Profile of Account:

The account has been 2 payment periods past due 2 times.

The account has been 3 payment periods past due 1 time.

The account has been 4 or more payment periods past due 0 times.

From 2010/12/04 to 2011/01/05 there has been 11 reportings for the revolving account with a monthly frequency and was reported delinquent 3 times as follows:

2011/09/12:2, 2011/08/24:2, 2011/07/30:3.

All other reportings were paid as agreed.

BQE BANK (555) 555-5555 last reported to us in 08/11. At that time, the amount shown in your account was 3FIGM. Your account number is 222444666888. Your account was opened in 03/08. This report was provided for your checking account. The bank reports NSF cheques shown as 2 NSF CHEQUES.

PUBLIC RECORDS AND OTHER INFORMATION:

The following information was reported to your file on the date indicated.

A collection was reported in 06/07 by ABC COLLECTION AGENCY in the amount of \$550. Balance outstanding: \$350. Creditor industry classification: BANKING. Collection Status: Unknown. Reference: ABC BANK. Date of last Payment: 04/07. Collection agency reference number: 999999.

A judgment was filed in 01/07 in C QUE MTL. Plaintiff and/or case number: ACME CO 9999123456789012345. Defendant / Other info: SUBJECT. The status is reported as Satisfied. Date satisfied: 02/10. Information verified in 08/08. Name of Lawyer:MCOURT & MCOURT.

Check for payment history. "R1" means your last reported payment was made on time. For more information, see page 14.

Negative information about chequing and savings accounts may be included.

## SAMPLE CREDIT REPORT FROM EQUIFAX CANADA (CONTINUED)

A voluntary bankruptcy was filed in 03/06 in FED COURT. Case number and/or Trustee: 123454567 MCOURT & MCOURT. Liabilities: \$80000. Assets: \$23500. Item classification: Individual. The information is reported on the subject only. Date Discharged 12/2008.

A report was received in 10/10 by LAKE STORE for returned cheques (\$999) DOLLARS CHEQUE NUMBER 123456789). Reason: NSF was due to financial issues.

A secured loan/Chattel mortgage was filed in 08/08 in Ministry. Company name and/or amount: 555512345 DCE INC 780000 DOLLARS. Creditor industry classification BANK.

### CONSUMER STATEMENT:

Your personal statement, as provided to us in 10/11, is as follows:

\*\*\*\* WARNING \*\*\*\*ALERT TO VERIFY CONSUMER'S IDENTITY - PLEASE CONTACT CONSUMER AT (444) - 555-5555 BEFORE EXTENDING CREDIT

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Source: Equifax Canada

A fraud alert can help protect you against identity theft. It tells lenders to contact you before they approve any applications for credit.