

Ekeholm and Associates, LLC
Post Office Box 4561
Breckenridge, CO 80424-4561
Phone: (877) 219-0732
Fax: (800) 760-4361
www.screensafecheck.com

Requested By:
ABC Company
123 Main Street
Golden, CO 80401
Phone: 303-000-0000
Fax: 303-000-0000

Applicant Information

Name: **Doe, Jane** Address: 123 Main Street
SSN: 000-00-0000 Boulder, CO 80123
DOB: 00/00/1975
Position:
Acct Code:
Status: **COMPLETED** Preferred Delivery Method: E-Mail

1 of 1 Orders have been completed. (100.00%)

Services Ordered Credit Report

Order: 0000000

Result:

SUBJECT NAME:
DOE, JANE

ALSO KNOWN AS:
DOE, JANE C
SMITH, JANE

SOCIAL SECURITY NUMBER: 000-00-0000
PHONE: 555-1212

CURRENT ADDRESS REPORTED 11/2005:
123 MAIN STREET, LITTLETON CO. 80123

FORMER ADDRESSES REPORTED 07/2005:
123 ANYWHERE STREET, LAKEWOOD CO. 80227
321 ANYWHERE STREET, LAKEWOOD CO. 80227

EMPLOYMENT DATA REPORTED:

ANY EMPLOYER

CREDIT INFORMATION

THE FOLLOWING CREDIT SUMMARY REPRESENTS THE SUBJECT'S TOTAL FILE HISTORY

PUBLIC RECORDS:	0	CURRENT NEGATIVE ACCTS:	0	REVOLVING ACCTS:	7
COLLECTIONS:	0	PREVIOUS NEGATIVE ACCTS:	8	INSTALLMENT ACCTS:	5
TRADE ACCTS:	14	PREVIOUS TIMES NEGATIVE:	25	MORTGAGE ACCTS:	2
CREDIT INQUIRIES:	3	EMPLOYMENT INQUIRIES:	1	OPEN ACCTS:	0

	HIGH CRED	CRED LIMIT	BALANCE	PAST DUE	MNTHLY	AVAIL
REVOLVING:	\$4330	\$9800	\$2771	\$0	\$87	72%
INSTALLMENT:	\$37.9K	\$	\$33.5K	\$0	\$744	
MORTGAGE:	\$255K	\$	\$251K	\$0	\$2097	
CLOSED W/BAL:			\$690	\$0	\$48	
TOTALS:	\$297K	\$9800	\$288K	\$0	\$2976	

THE FOLLOWING ACCOUNT INFORMATION IS PRINTED IN ORDER BY MOST RECENTLY UPDATED AND THEN BY MOST NEGATIVE MANNER OF PAYMENT (MOP).

TRC-VISA	D 000000	REVOLVING ACCOUNT
VERIF'D 12/2007	BALANCE:	CREDIT CARD
	\$0	JOINT ACCOUNT

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OPENED 06/2004 MOST OWED: \$229 CREDIT LIMIT: \$6000
PAID OFF 04/2007
STATUS AS OF 12/2007: PAID OR PAYING AS AGREED
IN PRIOR 42 MONTHS FROM DATE VERIF'D 1 TIME 30 DAYS LATE
PAYMENT PATTERN: 11111111111111111111111111111111

SEARS/CBSD D 000000 REVOLVING ACCOUNT
CLOSURE BY CRDT GRANTOR CHARGE ACCOUNT
VERIF'D 12/2007 BALANCE: \$690 AUTHORIZED ACCOUNT
OPENED 01/2002 MOST OWED: \$2299 PAY TERMS: MINIMUM \$48
CLOSED 12/2006 CREDIT LIMIT: \$1200
STATUS AS OF 12/2007: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM DATE VERIF'D 5 TIMES 90 OR MORE DAYS,
2 TIMES 60 DAYS, 3 TIMES 30 DAYS LATE
MAXIMUM DELINQUENCY OF 90+ DAYS OCCURRED IN 09/2006
PAYMENT PATTERN: 11111111111155454321111111

CAPITAL 1 BK B 000000 REVOLVING ACCOUNT
CREDIT CARD
VERIF'D 12/2007 BALANCE: \$514 INDIVIDUAL ACCOUNT
OPENED 05/2002 MOST OWED: \$592 PAY TERMS: MINIMUM \$15
CREDIT LIMIT: \$800
STATUS AS OF 12/2007: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM DATE VERIF'D 3 TIMES 30 DAYS LATE
PAYMENT PATTERN: 11111112111111112111111111

BK OF ANYWHERE B 000000 INSTALLMENT ACCOUNT
INSTALLMENT SALES CONTRACT
VERIF'D 11/2007 BALANCE: \$22581 INDIVIDUAL ACCOUNT
OPENED 07/2007 MOST OWED: \$23770 PAY TERMS: 60 MONTHLY \$396
STATUS AS OF 11/2007: PAID OR PAYING AS AGREED
IN PRIOR 03 MONTHS FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN: 111

BK OF ANYWHERE B 00000000 INSTALLMENT ACCOUNT
INSTALLMENT SALES CONTRACT
VERIF'D 11/2007 BALANCE: \$11016 INDIVIDUAL ACCOUNT
OPENED 07/2006 MOST OWED: \$14192 PAY TERMS: 48 MONTHLY \$348
STATUS AS OF 11/2007: PAID OR PAYING AS AGREED
IN PRIOR 15 MONTHS FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN: 1111XX1111X1111

ANY CU Q 000000 REVOLVING ACCOUNT
LINE OF CREDIT
VERIF'D 11/2007 BALANCE: \$1378 INDIVIDUAL ACCOUNT
OPENED 06/2000 MOST OWED: \$1502 PAY TERMS: MINIMUM \$36
CREDIT LIMIT: \$1500
STATUS AS OF 11/2007: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN: 11111111111111111111111111111111

COUNTRYWIDE Q 00000000 MORTGAGE ACCOUNT
CONVENTIONAL REAL ESTATE MTG
JOINT ACCOUNT
VERIF'D 11/2007 BALANCE: \$201862
OPENED 11/2005 MOST OWED: \$204720 PAY TERMS: 360 MONTHLY \$1580
STATUS AS OF 11/2007: PAID OR PAYING AS AGREED
IN PRIOR 21 MONTHS FROM DATE VERIF'D 1 TIME 60 DAYS,

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4 TIMES 30 DAYS LATE
MAXIMUM DELINQUENCY OF 60 DAYS OCCURRED IN 09/2006
PAYMENT PATTERN: 11111XXXXXXXX3222211

COUNTRYWIDE Q 000000 MORTGAGE ACCOUNT
SECOND MORTGAGE
VERIF'D 11/2007 BALANCE: \$49935 JOINT ACCOUNT
OPENED 11/2005 MOST OWED: \$50305 PAY TERMS: 180 MONTHLY \$517
STATUS AS OF 11/2007: PAID OR PAYING AS AGREED
IN PRIOR 21 MONTHS FROM DATE VERIF'D 1 TIME 30 DAYS LATE
PAYMENT PATTERN: 11111111111121111111

ANY CU Q 00000 REVOLVING ACCOUNT
CREDIT CARD
VERIF'D 11/2007 BALANCE: \$879 INDIVIDUAL ACCOUNT
OPENED 04/2003 MOST OWED: \$1022 PAY TERMS: MINIMUM \$36
CREDIT LIMIT: \$1000
STATUS AS OF 11/2007: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN: 111111111111111111111111111111

CAPITAL 1 BK B 0000000 REVOLVING ACCOUNT
CREDIT CARD
VERIF'D 08/2007 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 10/2004 MOST OWED: \$411
PAID OFF 03/2007
STATUS AS OF 08/2007: PAID OR PAYING AS AGREED
IN PRIOR 34 MONTHS FROM DATE VERIF'D 2 TIMES 30 DAYS LATE
PAYMENT PATTERN: 11111111111211111111111111X

FORD MTR Q 0000000 INSTALLMENT ACCOUNT
AUTOMOBILE
CLOSED
VERIF'D 07/2006 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 11/2003 MOST OWED: \$26070 PAY TERMS: 61 MONTHLY \$524
CLOSED 07/2006
STATUS AS OF 07/2006: PAID OR PAYING AS AGREED
IN PRIOR 32 MONTHS FROM DATE VERIF'D 1 TIME 30 DAYS LATE
PAYMENT PATTERN: 111211111111111111111111111111

ANY CU Q 0000000 INSTALLMENT ACCOUNT
AUTOMOBILE
CLOSED
VERIF'D 12/2003 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 03/2001 MOST OWED: \$17754 PAY TERMS: 61 MONTHLY \$359
CLOSED 12/2003
STATUS AS OF 12/2003: PAID OR PAYING AS AGREED
IN PRIOR 20 MONTHS FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN: 111111111111111111111111111111

ANY CU Q 00000000 REVOLVING ACCOUNT
CREDIT CARD
VERIF'D 11/2003 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 02/2000 MOST OWED: \$574 CREDIT LIMIT: \$500
PAID OFF 04/2003
STATUS AS OF 11/2003: PAID OR PAYING AS AGREED
IN PRIOR 39 MONTHS FROM DATE VERIF'D 2 TIMES 30 DAYS LATE
PAYMENT PATTERN: 111111111111111111111111111111

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ANY CU Q 000000 INSTALLMENT ACCOUNT
CLOSED AUTOMOBILE
VERIF'D 02/2001 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 11/1999 MOST OWED: \$12774 PAY TERMS: 60 MONTHLY \$256
CLOSED 02/2001
STATUS AS OF 02/2001: PAID OR PAYING AS AGREED
IN PRIOR 10 MONTHS FROM DATE VERIF'D NEVER LATE
PAYMENT PATTERN: 1111111111

THE FOLLOWING COMPANIES HAVE REQUESTED A COPY OF THE SUBJECT'S CREDIT REPORT

DATE	SUBCODE	SUBSCRIBER NAME
11/14/2007	Z 00000	LANDBANK CRT
07/16/2007	B 00000	BK OF ANYWHERE
07/14/2007	A 00000	MTN FORD

THE FOLLOWING COMPANIES HAVE REQUESTED THE SUBJECT'S FILE FOR EMPLOYMENT USE:

DATE	SUBCODE	SUBSCRIBER NAME
12/11/2007	Z 0000	ANY COMPANY

EMPLOYMENT CREDIT REPORT SERVICED BY:

TRANSUNION
2 BALDWIN PLACE, P. O. BOX 1000
CHESTER, PA. 19022
800-888-4213

Consumer disclosures can be obtained online through TransUnion at:
<http://www.transunion.com/direct>

END OF TRANSUNION REPORT

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End of Report

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

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 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 identify 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 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 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, 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.
- 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 1-888-5-OPTOUT (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.

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. Federal enforcers are:

TYPE OF BUSINESS AND CONTACT:

Consumer reporting agencies, creditors and others not listed below:
Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580
877-382-4357

National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)
Office of the Comptroller of the Currency
Compliance Management, Mail Stop 6-6
Washington, DC 20219

800-613-6743

Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)
Federal Reserve Board
Division of Consumer & Community Affairs
Washington, DC 20551
202-452-3693

Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)
Office of Thrift Supervision
Consumer Complaints
Washington, DC 20552
800-842-6929

Federal credit unions (words "Federal Credit Union" appear in institution's name).
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314
703-519-4600

State-chartered banks that are not members of the Federal Reserve System
Federal Deposit Insurance Corporation
Consumer Response Center,
2345 Grand Avenue, Suite 100
Kansas City, Missouri 64108-2638
877-275-3342

Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission
Department of Transportation
Office of Financial Management
Washington, DC 20590
202-366-1306

Activities subject to the Packers and Stockyards Act, 1921
Department of Agriculture
Office of Deputy Administrator - GIPSA
Washington, DC 20250
202-720-7051