

# Training Guide

## Business Principal Report<sup>™</sup>



1 BEACON 09 SCORE: 577 00038/00034/00013/00002  
 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 AMOUNT OWED ON DELINQUENT ACCOUNTS  
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 LEVEL OF DELINQUENCY ON ACCOUNTS

2 \*\*\*\*\*  
 IDENTITY SCAN WARNING:  
 INQUIRY ADDRESS ASSOCIATED WITH MORE THAN ONE NAME OR SOCIAL SECURITY NUMBER.  
 \*\*\*\*\*

3 SSN ISSUED- 79 STATE ISSUED- MI

\*001 EQUIFAX INFORMATION SERVICES  
 P O BOX 740241 ATLANTA GA 30374-0241 800/685-1111

4 \*CONSUMER,JOHN,Q,JR SINCE 03/10/82 FAD 09/06/01 FN-238  
 9412,MAIN,ST,ATLANTA,GA,30302,TAPE RPTD 07/00  
 410,ORANGE GROVE,DR,SAN JOSE,CA,95119,CRT RPTD 06/99  
 46,KENNEDY,DR,DETROIT,MI,48201 TAPE RPTD 03/96  
 \*\*\*\*ALSO KNOWN AS-CCONSUMER,JACK\*\*\*\*  
 \*\*\*\*FORMER NAME-CONSUMER,QUINCY\*\*\*\*

5 BDS-03/03/1961,SSS-900-00-0000  
 01 ES-ENGINEER, CENTRAL POWER, ATLANTA,GA, 06/00  
 02 EF-ENGINEER, ACME MFG, SAN JOSE,CA  
 03 E2-ENGINEER, MAJOR MOTORS, DETROIT,MI

6 \*SUM-07/82-09/01,PR/OI-YES,FB-NO, ACCTS:7, HCS450-160K, 4-ONES, 1-TWO, 1-FIVE,  
 1-OTHER, HIST DEL - 1-THREE, 1-FOUR

INQUIRY ALERT-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01

7 \*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
 04 07/98 BKRPT 111VF116, 98453657-DSP-09/98,LIABS\$25600,ASSET\$10500, EXEMPT\$100,  
 INDIVID,PERSONAL,DISMSD CH-7  
 05 05/98 ST JD,111VC51, \$500,DEF-SUBJECT,88776,ANY BANK USA,VER  
 09/98,SATISFIED,08/98  
 \*\*\*\*\*

8 \*\*\*\*\* COLLECTION ITEMS \*\*\*\*\*  
 LIST RPTD AMT/BAL DLA/EOA AGENCY/CLIENT STATUS/SERIAL  
 03/98 05/98 \$532 11/97 401YC363 ACB COLLECTIONS PAYMENT  
 \$300 I DR JONES 202012

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FIRM/IDENT CODE	CS	RPTD	LIMIT	HICR	BAL \$	DLA MR (30-60-90+)MAX/DEL
EOA/ACCOUNT NUMBER		OPND	P/DUE	TERM		24 MONTH HISTORY
SUNTRUST J/86934	R1	09/01 07/01	--- ---	2500	6510	09/01 02
SEARS J/81750	R5	08/01 10/99	--- 155	1478 30		03/01 22 (03-01-01) 432*****/*2**2**
ACCOUNT CLOSED BY CREDIT GRANTOR						
WACH I/27043	R1	08/01 07/82	--- ---	5000 135	4500	07/01 99
REVOLVING TOTALS			---	8978	6053	
			155	185		
AM EX J/75250	01	09/01 01/95	--- ---	450 123	123	09/01 08
OPEN TOTALS			---	450	123	
			---	123		
WAMU I3 J/85632	I2	08/01 05/96	--- 1350	160K 1350	156K	07/01 63 (02-01-00)10/98- *****2**/*2**
HOME LOAN						
FORD MOTOR I/02F16	I1	03/98 02/93	--- ---	12500 275	0	03/98 60
AUTO LOAN						
INSTALLMENT TOTALS			---	160000	156000	
			1350	1350		
GRAND TOTALS			---	169428	162176	
			1505	1658		
WACH SC 111BB771		04/97 07/82	---	---	---	
LOST OR STOLEN CARD						
*INQS- BURDINES	111DC304	09/06/01		FRIEDMAN'S	111JA105	08/31/01
SUNTRUST	111BB6875	07/12/01		FK 111FM6875	PRGCOLL	10/01/00
SEARS	111DC304	10/11/99		EMPL	111UE502	10/08/99

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- 1 **Credit Risk Score:** Choose between BEACON® 09 (the most recent version) and BEACON 5.0; both return a score ranging between 300 – 850, with a higher score indicating a lower potential for serious delinquency. Additionally, up to four reason statements explain the most significant factors for why the score was not higher.
- 2 **Identity Scan™:** Quickly identify fraud victim alerts, misused socials, hot addresses, suspicious phone numbers and other tracked potential risk factors. Identity Scan leverages more than a dozen up-to-date public and proprietary database sources to effectively identify potential or known identity theft and application fraud in real-time.
- 3 **Consumer Referral Section:** Access the credit reporting agency address and telephone number that must be used in adverse action notices or declination letters.
- 4 **Identification Section:** Confirm application information with access to the principal's name, current address, former address, previous former address, birth date, AKA (also known as), former names, and Social Security number.
- 5 **Employment Section:** Confirm application information with access to the principal's current employment information as well as former and previous former employment information.
- 6 **Summary Line:** Get a quick overview of the report (includes oldest date of information, number of accounts, range of high credit amounts, and historical delinquency).
- 7 **Public Records:** Easily spot bankruptcies, judgments, tax liens, and garnishments from courthouses.
- 8 **Collection Items:** Easily spot if the principal has seriously delinquent financial obligations such as collection accounts from collection agencies.
- 9 **Trade Section:** Efficiently assess the financial stability, indebtedness and payment history of the principal – valuable information for skip-tracing.
- 10 **24-Month Payment History:** View the principal's payment history for 24 months prior to the current status.
- 11 **Totals:** View the principal's accounts by type (revolving, open and installment) with subtotals and grand total of financial information.
- 12 **Inquiries Section:** Quickly identify if the principal is potentially at risk of becoming overextended with new accounts that have not been reported.

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