

Kroll Factual Data

BUREAU

Residential Merged Credit Report

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800)324-5005

[REDACTED]	Client Tracking	Requested by	Report ID
	Client Code	BX Date requested	Charges
		12/06/2011 15:16:52	14.83

Identification (as requested)

Applicant's last name	First name	Middle	Suffix	DOB	Social Security
Sperber	Brian			12/31/1976	[REDACTED]

Residence Information (as requested)

Present	7929 W Dr #1503	NorthBay Village	FL	33141	Telephone
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File Variations

Trans Union	BU1	[REDACTED]	SPERBER, BRIAN HARRY	12/31/1976	12/06/11 15:16
Equifax	BQ1	[REDACTED]	SPERBER, BRIAN	12/31/1976	12/06/11 15:16
Experian	BX1	[REDACTED]	SPERBER, BRIAN	1976	12/06/11 15:16

Credit Score Information

551	Repository	Brand	Type	[REDACTED]	SPERBER, BRIAN	BX1
	Experian	Fair Isaac V2	FICO			
39 - Serious delinquency 13 - Time since delinquency is too recent or unknown 10 - Ratio of balance to limit on bank revolving or other rev accts too high 18 - Number of accounts with delinquency						
484	Repository	Brand	Type	[REDACTED]	SPERBER, BRIAN HARRY	BU1
	TransUnion	Classic 04	FICO			
038 - Serious delinquency, and public record or collection filed 013 - Time since delinquency is too recent or unknown 010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 018 - Number of accounts with delinquency						
429	Repository	Brand	Type	[REDACTED]	SPERBER, BRIAN	BQ1
	Equifax	BEACON 5	FICO			
38 - Serious delinquency, and derogatory public record or collection filed 18 - Number of accounts with delinquency 13 - Time since delinquency is too recent or unknown 10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts FACTA: Inquiries impacted this score.						

TruAlert - Applicant

OFAC Compliance

Applicant input name checked. No similar records found in OFAC's SDN list.

File Variations

No additional File Variation names found.

AKA Records

AKA records checked. No similar records found in OFAC's SDN list.

AKA

AKA: SPERBER, BRIANH
BU1

Comments

CONSUMER STATEMENT: SENT A CERTIFIED VOD REQUEST RECEIVED NO FACTS SHOULD BE REMOVED DUE TO THIS UNDER THE FCRA PLEASE ENSURE PROMPT ACTION
 CONSUMER STATEMENT: FRAUD VICTIM. EXTENDED ALERT . CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE.
 BQ1
 RA11 LAND RVR 34993443 *CONSUMER STATEMENT** PAYMENTS WERE MADE IN COMPLIANCE WITH THE NEGOTIATED SCHEDULE.
 BX1

Fraud Search

TransUnion High Risk Fraud Alert was completed on applicant by searching applicant's name social security number and address. No fraudulent activity was

found.

BU1

SAFESCANNED: this inquiry has gone through the SAFESCAN data base. No fraudulent activity was found.

FACTA: Fraud Victim - Extended Alert

BQ1

Experian Fraud Shield Search Results: Possible years of SSN issuance: 1976 - 1978

BX1

Database Residence Information				First	Last	
<u>7929 WEST DR 1503</u>	NORTH BAY VILLAGE	FL	33141	---	05/11	BU1
<u>3121 BUFFALO SPEEDWAY 4201</u>	HOUSTON	TX	77098	---	06/06	BU1
<u>10031 NW 3RD CT</u>	PLANTATION	FL	33324	11/96	09/07	BU1 BX1
<u>7929 WEST DR APT 1503</u>	NORTH BAY VILLAGE	FL	33141	07/11	07/10	BQ1 BX1
<u>2453 DAPHNE PL</u>	FULLERTON	CA	92833	09/11	---	BQ1
<u>PO BOX 25339</u>	MIAMI	FL	33102	09/11	---	BQ1
<u>4498 WOODMAN AVE APT A115</u>	SHERMAN OAKS	CA	914235583	04/06	04/06	BX1
Database Employment Information				First	Last	
<u>ACUMED SPA</u>	DIRECTOR			---	---	BU1
<u>COMPASS HEALTH SYSTEMS IN</u>	VP			---	---	BQ1
<u>ESTRATEGIAS</u>				---	---	BQ1
<u>ACUMEDSP</u>				02/09	02/09	BX1
<u>COMPASS HEALTH SYSTEMS</u>				10/06	10/06	BX1
Public Records						
No Public Records found						

Inquiry Information (Past 120 days shown below)	
12/06/2011 <u>FDC</u> (BU1)	10/20/2011 <u>CHASE</u> (BQ1)
11/09/2011 <u>ALLY FNCL</u> (BU1)	11/19/2011 <u>CHASE MANHATTAN BANK</u> (BX1)
11/09/2011 <u>ALLYFINANC</u> (BQ1)	11/09/2011 <u>ALLY FINANCIAL</u> (BX1)

Credit History	Payment	Balance
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ALLY FINANCIAL 029915740460	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
	05/10	12/11	47,243	19 mos	7	2	1	1,192	072X \$864	41,753
Last active	*BX1 *BU1 *BQ1 [Ind]	High limit	Install (14) Auto	10/11 04/11 03/11	11/11 11/10	12/11				
Dispute resolved - consumer disagrees; Dispute resolved-customer disagrees; Dispute resolution pending										

CHASE AUTO 10822214102001	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
	08/08	11/11	56,375	40 mos	4	3	0	2,056	072X \$1099	38,207
Last active	*BX1 *BU1 *BQ1 [Ind]	High limit	Install (13) Auto	10/11 03/11 11/10 07/10	11/11 04/11 12/10					
Dispute resolved - consumer disagrees; Dispute resolved-customer disagrees; Consumer disputes after resolution										

RENTDEBT AUTOMATED	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
	09/11	10/11	4,759	---	0	0	0	4,759	Collection	4,759
Last active	*BX1 *BU1	High limit		Install (19)						

<u>COL</u> RD386897	10/11	*BQ1 [Ind]	4,759	Unknown				10/11		
Copper Pointe Apts; 09 COPPER POINTE APTS; Placed for collection; Unpaid; Closed 10/11										
<u>CAP ONE</u> 517805724596	Opened 07/07	Reported 11/11	High balance 3,342	Reviewed 52 mos	30 1	60 1	90+ 1	Pastdue 453	Payment \$135	Balance 3,342
Last active 07/11 *BX1 *BU1 *BQ1 [Ind] High limit 1,500 Revolv (R4) Credit card 09/11 10/11 11/11										
<u>FRANKLIN COL</u> 1019530754	Opened 06/11	Reported 09/11	High balance ---	Reviewed ---	30 -	60 -	90+ -	Pastdue -0-	Payment Collection	Balance 899
Last active --- *BU1 *BQ1 [Ind] High limit 899 Monthly (09)										
10 AT T; Placed for collection; Unpaid; Closed 09/11										
<u>RENTDEBT AUTOMATED COL</u> RD386896	Opened 09/11	Reported 10/11	High balance 750	Reviewed ---	30 0	60 0	90+ 0	Pastdue 750	Payment Collection 10/11	Balance 750
Last active 10/11 *BX1 *BU1 *BQ1 [Ind] High limit 750 Install (I9) Unknown										
Sure Deposit/Tn; 09 SURE DEPOSIT TN; Placed for collection; Unpaid; Closed 10/11										
<u>CHASE</u> 5401683051166178	Opened 08/00	Reported 09/11	High balance 6,450	Reviewed ---	30 2	60 2	90+ 0	Pastdue -0-	Payment Profit & loss Paid	Balance -0-
Last active 08/11 *BX1 *BU1 *BQ1 [Ind] High limit 6,200 Revolv (R9) Credit card 06/11 10/10 07/11 11/10										
Settlement accepted on this account; Settled/Paid in full less than full balance; Settled-less than full balance; Account paid; Closed 03/10										
<u>CHASE</u> 4185863706419199	Opened 07/07	Reported 09/11	High balance 1,792	Reviewed ---	30 2	60 0	90+ 0	Pastdue -0-	Payment Collection 08/11 Paid	Balance -0-
Last active 08/11 *BX1 *BU1 *BQ1 [Ind] High limit 1,600 Revolv (R9) Credit card 07/11 11/10										
Account closed by credit grantor 08/11; Settled-less than full balance										
<u>LANDROVER</u> 34993443	Opened 07/03	Reported 08/11	High balance 64,467	Reviewed ---	30 1	60 1	90+ 0	Pastdue -0-	Payment Profit & loss Paid	Balance -0-
Last active 09/06 *BX1 *BU1 *BQ1 [Ind] High limit --- Install (I9) Auto 06/05 07/05										
Paid; Paid profit and loss; Closed 10/06										
<u>PORSCHE FN</u> 5100003951	Opened 11/01	Reported 09/11	High balance 81,691	Reviewed 84 mos	30 1	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
Last active 10/04 BX1 *BQ1 [Ind] High limit --- Install (I1) Auto										
Account closed 10/04; Account paid										
<u>BARCLAYS BANK DELAWARE</u> 432747790300	Opened 12/08	Reported 11/11	High balance 989	Reviewed 36 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment \$22	Balance 909
Last active 11/11 BX1 BU1 BQ1 [Ind] High limit 900 Revolv (R1) Credit card										
<u>CAP ONE</u> 486236223909	Opened 06/02	Reported 10/02	High balance 156	Reviewed 6 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
Last active 10/02 BX1 BU1 [Ind] High limit Unknown Revolv (R1) Credit card										
Account closed by consumer 10/02										