

# ACROFILE PLUS

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## Training Brochure

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**CLICK ON THE CIRCLED NUMBERS TO GO TO THE REPORT ITEM DESCRIPTIONS**

1 SSN ISSUED -65 STATE ISSUED- GA

2 \* 001 EQUIFAX CREDIT INFORMATION SERVICES - P O BOX 740241  
 1150 LAKE HEARN DRIVE STE 460 ATLANTA GA 30374-0241 800/685-1111

6 \*CONSUMER, JOHN, Q, JR 3 SINCE 03/10/73 4 FAD 06/22/98 5 FN-238  
 9412, MAIN STREET, ATLANTA, GA, 30302, TAPE RPTD 07/97  
 TELEPHONE NUMBER (404)555-1212 CRT 07/93  
 410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/91  
 46, KENNEDY, DR, DETROIT, MI, DAT RPTD 01/86

7 \*\*\*\*ALSO KNOWN AS-CCONSUMER, ROBERT\*\*\*\*  
 BDS-03/03/49, SSS-900-00-0000 SSN VER: Y  
 01 ES-ENGINEER, ACME MFG, ATLANTA, GA, EMP 06/93, VER 03/97  
 02 EF-ENGINEER, CENTRAL POWER, SAN JOSE, CA, LEFT 05/93  
 03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI, LEFT 05/91

8 \*SUM-04/73-07/98, PR/OI-YES, COLL-YES, FB-NO, ACCTS:10, HC\$450-87595, 6-ONES, 1-TWO,  
 1-THREE, 1-FIVE, 1-OTHER, HIST DEL- 1-TWO, 2-THREES, 1-FOUR.

9 INQUIRY ALERT - SUBJECT SHOWS 4 INQUIRIES SINCE 05/98

10 \*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
 04 07/95 BKRPT 111VF116, 95-453657, LIAB\$25600, ASSET\$10500, EXEMPT\$100, INDIVID, PE  
 RSONAL, DISMSD CH-7  
 05 05/97 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, VISA, SATISFIED, 08/97  
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11 \*\*\*\*\* COLLECTION ITEMS \*\*\*\*\*

LIST	RPTD	AMT/BAL	DLA/ECOA	AGENCY/CLIENT	STATUS/SERIAL
04/97	11/97	\$532	11/97	111YC363 ACB COLLECTIONS	UNPAID
		\$300	I	DR JONES	202012

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12 FIRM / IDENT CODE CS RPTD LIMIT HICR BAL \$ DLA MR (30-60-90+)MAX/DEL  
 ECOA/ACCOUNT NUMBER OPND P/DUE TERM 24 MONTH HISTORY

13

PROV BK MD*111ON192	R1	07/98	500	---	440	06/98 99
J/86934		02/84	---	25		
ATL FIN VS*111FS26	R5	06/98	3000	---	2832	02/98 75 (01-01-01)
I/ 4453		03/92	700	140		432*****/*****
ACCOUNT CLOSED BY CREDIT GRANTOR						
WACH IL *111BB771	R1	06/98	5000	---	4500	05/98 71
I/432704567		07/92	---	100		
LORD & TAY*111DC151	R3	06/98	---	478	356	04/98 57 (04-02-00) 06/94-R3
J/175		09/93	50	25		2*****2/*232*****
SEARS *111DC29	R1	06/98	1000	---	110	05/98 99 (01-01-00)07/93-R3
J/5540		04/73	---	10		
RICH'S *111DC24	R1	05/98	---	615	0	01/93 99
I/ 974		10/73	---	25		

14 REVOLVING TOTALS 9500 1093 8238  
 750 300

AMEXTRVLSV\*111ON259 01 06/98 --- 450 123 06/98 41  
 J/86934 01/95 --- 123

OPEN TOTALS --- 450 123  
 --- 123

HFC \*111FP439 I1 05/98 --- 4200 933 11/97 28  
 C/12566843 01/96 --- 18M

PAINE/WEBB\*111FM1117 I2 05/98 --- 87595 37345 04/98 65 (01-00-00)  
 I/7785632 12/92 750 750 \*\*\*\*\*/\*2\*\*\*\*\*  
 HOME LOAN

INSTALLMENT TOTALS --- 91795 38278  
 750 750

15 GRAND TOTALS 9500 93338 46639  
 1500 1173

16 WACH IL 111BB771 08/96 --- --- --- 08/93  
 4567 07/92  
 LOST OR STOLEN CARD

17 \*INQS-BURDINES 111DC304 06/22/98 HECHT CO 111DC2872 05/15/98  
 FRIEDMAN'S 111JA105 05/12/98 SUNTRUST 111FM6875 05/11/98

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**1 SAFESCAN:**  
Optional fraud system. Year and state of residence when Social Security number was issued.

**2 CONSUMER REFERRAL MESSAGE:**  
This is the address and phone number of the reporting agency. It is provided to assist you and the consumer in the event of adverse action.

**3 SINCE:**  
Date file was established

**4 FAD:**  
Date of last activity on file

**5 FN:**  
FILE NUMBER for Equifax internal use only

**6 IDENTIFICATION:**  
Subject name  
Current address, telephone numbers, origin & date added to file  
Former address  
Second former address  
Also known as  
Birth date, SSN subject, SSN verified - Yes (Y) or No (N)  
(According to Equifax rules; SSN has been verified through major Equifax customers. Social Security Administration will not verify SSN)

**7 EMPLOYMENT:**  
ES—(Employment subject) position, firm, location, date employed, date verified  
EF—(Employment former) position, firm, location, date left  
E2—(Employment second former)

**8 SUMMARY OF FILES ITEMS:**  
04/73—Oldest opening date of trade  
07/98—Newest reporting date of trade  
PR/OI—YES—File has public records  
COLL—YES—File has collection items  
FB—NO—When file contains no information from credit reporting companies not affiliated with Equifax  
ACCTS: 10—File contains ten tradelines HC-HIGH CREDIT Range \$450-87,595  
6—ONES—Six trades in file coded 1  
1—TWO—One trade in file coded 2  
1—THREE—One trade in file coded 3  
1—FIVE—One trade in file coded 5  
1—OTHER—One trade with no code  
HIST DEL—(Historical delinquency)  
Reflects the number of tradelines with the highest delinquency rating in either the Max/Del or 24-Month History

**9 INQUIRY ALERT:**  
Alert appears if three or more inquiries occurred within the past 90 days.

**10 PUBLIC RECORDS OR OTHER INFORMATION:**  
BKRPT (Bankruptcy) date filed, court number, case number, liabilities, assets, exempt amount, filer, type, intent—chapter number  
ST JD—(Satisfied judgment) date filed, court number, amount, defendant, case number, plaintiff, date verified, status, date satisfied

**11 COLLECTION ITEMS:**  
LIST—Date assigned to collection agency  
RPTD—Date reported  
AMT—Total amount of collection  
BAL—Balance as of date rptd.  
DLA—Date of last activity (payment to client)  
EOCA—Equal Credit Opportunity Act designator  
AGENCY—Collection agency member number  
CLIENT—Customer the agency represents  
STATUS—Last activity reported  
SERIAL—Account serial number

**12 TRADE:**  
First Line:  
FIRM /ID CODE-Name and customer number of reporting company  
\*—Trade information from automated tape supplier

**TYPE OF ACCOUNT:**  
R=Revolving account  
O=Open account (30,60 or 90 days)  
I=Installment account

CS—Current Status of Account	
Code	Description
0	Too New to Rate; Approved But Not Used
1	Paid As Agreed; Satisfactory; Current
2	Pays 31-60 Days; Not More Than 2 Payments Past Due
3	Pays 61-90 Days; Not More Than 3 Payments Past Due
4	Pays 91-120 Days; Not More Than 4 Payments Past Due
5	Pays Over 120 Days; Not More Than 5 or More Payments Past Due
7	Making Regular Payments Or Paid Under Wage Earner Plan Or Similar Arrangements
8	Repossession
9	Charged Off To Bad Debt

RPTD—Date account was reported  
LIMIT—Credit limit  
HICR—High credit  
BAL \$—Balance owed as of reporting date  
DLA—Date of last activity on the account  
MR—Months reviewed  
(30 60 90+)—Number of times account was 30 60 or 90+ days late  
MAX/DEL—Most recent, highest delinquency before the 24 month history

**13** Second Line:

EOCA CODES	
Code	Description
U	Undesignated
I	Individual
A	Authorized User
J	Joint
C	Co-Maker
B	On Behalf Of
M	Maker
T	Association With Account Terminated
S	Shared

**ACCOUNT NUMBER:**  
OPND—Date account was opened with reporting company  
P/D—Past due amount as of reporting date  
TERM—Monthly repayment amount or number of months or years  
**24-MONTH HISTORY:** Rate history for 24 months prior to current status, slash(/) separates two 12-month periods. (Read from left to right)\*=No delinquency reported this month.

**14 NOTE:**  
Accounts grouped by revolving, open, and installment. Within each group, trades sorted by most recent date reported. Totals calculated for limit, high credit, balance, past due and terms within each group.

**15 GRAND TOTAL:** Grand total for limit, high credit, balance, past due and terms.

**16 OTHER:**  
Accounts not reflecting rating type (Revolving, open, installments).

**17 INQUIRIES:**  
Customer name, number and date inquired.  
Two years inquiry history shown.

**18 SAFESCANNED:** This file was accessed by a customer using the Equifax SAFESCAN® service, an Equifax fraud protection service.

**19 DATE FILE WAS ACCESSED.**