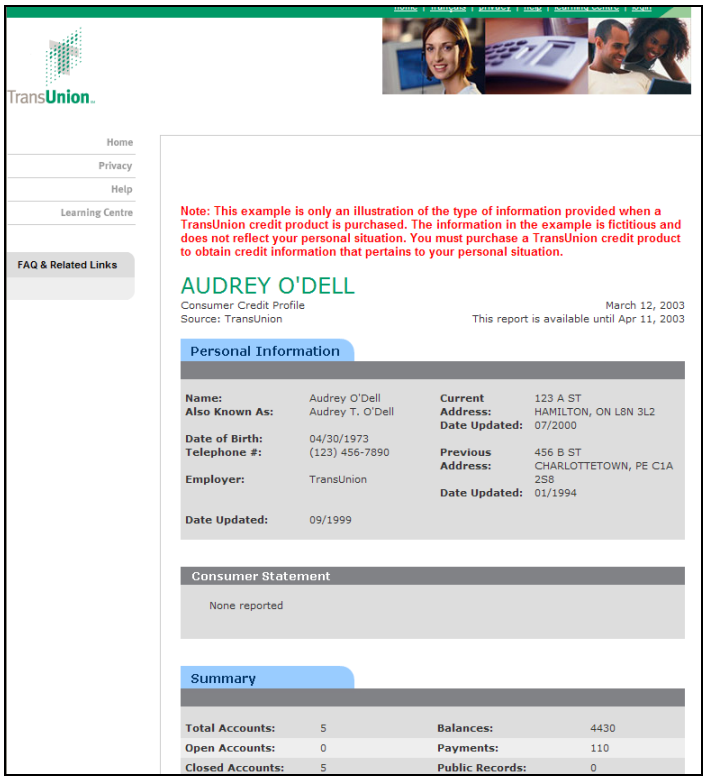

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Note: This example is only an illustration of the type of information provided when a TransUnion credit product is purchased. The information in the example is fictitious and does not reflect your personal situation. You must purchase a TransUnion credit product to obtain credit information that pertains to your personal situation.

# AUDREY O'DELL

Consumer Credit Profile
Source: TransUnion

March 12, 2003
This report is available until Apr 11, 2003

## Personal Information

| | | | |
|---|---|---|---|
| **Name:** | Audrey O'Dell | **Current Address:** | 123 A ST HAMILTON, ON L8N 3L2 |
| **Also Known As:** | Audrey T. O'Dell | **Date Updated:** | 07/2000 |
| **Date of Birth:** | 04/30/1973 | **Previous Address:** | 456 B ST CHARLOTTETOWN, PE C1A 2S8 |
| **Telephone #:** | (123) 456-7890 | **Date Updated:** | 01/1994 |
| **Employer:** | TransUnion | | |
| **Date Updated:** | 09/1999 | | |

## Consumer Statement

None reported

## Summary

| | | | |
|---|---|---|---|
| **Total Accounts:** | 5 | **Balances:** | 4430 |
| **Open Accounts:** | 0 | **Payments:** | 110 |
| **Closed Accounts:** | 5 | **Public Records:** | 0 |

## Summary

| | | | |
|---|---|---|---|
| **Total Accounts:** | 5 | **Balances:** | 4430 |
| **Open Accounts:** | 0 | **Payments:** | 110 |
| **Closed Accounts:** | 5 | **Public Records:** | 0 |
| **Delinquent:** | 0 | **Inquiries (2 years):** | 3 |
| **Derogatory:** | 0 | | |

## Account History

At-a-glance viewing of your payment history

| | | OK | 30 | 60 | 90 | 120 | 150 | PP | RF | CO |
|---|---|---|---|---|---|---|---|---|---|---|
| Not Open | Unknown | Current | 30 days late | 60 days late | 90 days late | 120 days late | 150+ days late | Payment plan | Reposession Foreclosure | Collection Chargeoff |

**Revolving Accounts:** Accounts with an open-end term

### ZELLERS

| | | | | | |
|---|---|---|---|---|---|
| **Account #:** | 1246**** | **Type:** | Revolving account | **Opened:** | 04/2002 |
| **Condition:** | Open | **Pay status:** | Paid as Agreed | **Reported:** | 06/09/2004 |
| **Balance:** | $345 | **Payment:** | $10 Monthly (due every month) | **Responsibility:** | Individual account |
| **High Balance:** | | **Limit:** | $1500 | **Past Due:** | |
| **Terms:** | | | | | |
| **Remarks:** | | | | | |

**Two Year Payment History:**

| TransUnion | jun | jul | aug | sep | oct | nov | dec | '03 | feb | mar | apr | may | jun | jul | aug | sep | oct | nov | dec | '04 | feb | mar | apr | may |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |

**Six Year Payment History:**

**30 Days Late:** 0 **60 Days Late:** 0 **90 Days Late:** 0

### TD/GM VISA

| | | | | | |
|---|---|---|---|---|---|
| **Account #:** | | **Type:** | Revolving account | **Opened:** | 11/2001 |
| **Condition:** | Open | **Pay status:** | Paid as Agreed | **Reported:** | 06/09/2004 |
| **Balance:** | $1210 | **Payment:** | $0 Monthly (due every month) | **Responsibility:** | Individual account |
| **High Balance:** | $1500 | **Limit:** | | **Past Due:** | |
| **Terms:** | | | | | |
| **Remarks:** | | | | | |

**Two Year Payment History:**

| TransUnion | jun | jul | aug | sep | oct | nov | dec | '03 | feb | mar | apr | may | jun | jul | aug | sep | oct | nov | dec | '04 | feb | mar | apr | may |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |

**Six Year Payment History:**

**30 Days Late:** 0 **60 Days Late:** 0 **90 Days Late:** 0

**SEARS CANADA BANK PL**

| | | | | | |
|---|---|---|---|---|---|
| **Account #:** | 12345**** | **Type:** | Revolving account | **Opened:** | 04/2001 |
| **Condition:** | Open | **Pay status:** | Paid as Agreed | **Reported:** | 06/09/2004 |
| **Balance:** | $125 | | | **Responsibility:** | Individual account |
| **High Balance:** | | **Payment:** | $0 Monthly (due every month) | **Past Due:** | |
| **Terms:** | | **Limit:** | $1000 | | |

**Remarks:**

**Two Year Payment History:**

| TransUnion | jun | jul | aug | sep | oct | nov | dec | '03 | feb | mar | apr | may | jun | jul | aug | sep | oct | nov | dec | '04 | feb | mar | apr | may |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |

**Six Year Payment History:**

**30 Days Late:** 0 **60 Days Late:** 0 **90 Days Late:** 0

**THE BAY**

| | | | | | |
|---|---|---|---|---|---|
| **Account #:** | 13456**** | **Type:** | Revolving account | **Opened:** | 04/1997 |
| **Condition:** | Open | **Pay status:** | Paid as Agreed | **Reported:** | 06/09/2004 |
| **Balance:** | $750 | | | **Responsibility:** | Individual account |
| **High Balance:** | | **Payment:** | $0 Monthly (due every month) | **Past Due:** | |
| **Terms:** | | **Limit:** | $3000 | | |

**Remarks:**

**Two Year Payment History:**

| TransUnion | jun | jul | aug | sep | oct | nov | dec | '03 | feb | mar | apr | may | jun | jul | aug | sep | oct | nov | dec | '04 | feb | mar | apr | may |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |

**Six Year Payment History:**

**30 Days Late:** 0 **60 Days Late:** 0 **90 Days Late:** 0

**Installment Accounts:** Accounts comprised of fixed terms with regular payments

**ASSOCIATES FINANCIAL**

| | | | | | |
|---|---|---|---|---|---|
| **Account #:** | 1465456**** | **Type:** | Installment account | **Opened:** | 04/2002 |
| **Condition:** | Open | **Pay status:** | Paid as Agreed | **Reported:** | 06/09/2004 |
| **Balance:** | $2000 | | | **Responsibility:** | Individual account |
| **High Balance:** | $4000 | **Payment:** | $100 Monthly (due every month) | **Past Due:** | |
| **Terms:** | | **Limit:** | | | |

**Remarks:**

**Two Year Payment History:**

| TransUnion | jun | jul | aug | sep | oct | nov | dec | '03 | feb | mar | apr | may | jun | jul | aug | sep | oct | nov | dec | '04 | feb | mar | apr | may |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK |

**Six Year Payment History:**

**30 Days Late:** 0 **60 Days Late:** 0 **90 Days Late:** 0

**Other:** Accounts in which the exact category is unknown

None reported

**Other:** Accounts in which the exact category is unknown

None reported

**Collection Accounts:** Delinquent accounts sent for recovery

None reported

## Bank Information

**Bank accounts closed for derogatory reasons**

None reported

## Public Information

None reported

## Inquiries

| Creditor Name | Date of Inquiry |
|---|---|
| CDN IMPERIAL BANK OF COM | 03/20/2004 |
| CITIBANK CANADA | 12/04/2003 |
| TCRS/COTTER | 03/08/2003 |

## Creditor Contacts

| Creditor Name | Phone Number |
|---|---|

None reported