

**Contemporary Information Corp.**42913 Capital Dr., Unit 101, Lancaster CA 93535
Phone: 800-288-4757 Fax: 800-677-8494**Contemporary Info Corp**Bureaus: **Experian**
Closed: **06-21-2012**Report Number: **1296085**
Date Requested: **06/15/2012**
Rent Amt: **3500**
Reference: **12345test****INFORMATION REPORTED BY APPLICANT**Report On: **Consumer, Jonathan Q,**
Address: **10655 Birch #79, Burbank, CA 91502**
SSN#: **123-45-XXXX**
DOB: **01-01-1951**

The agency providing this report will provide, when contacted by the consumer seeking a copy of this report or making a request to review his/her file with the agency, a written notice in English and Spanish setting forth the terms and conditions of his/her right to receive disclosures of information such as office hours, any charges for disclosures, identification required for the release of information, names of recipients of reports on the consumer, what assistance is available to the consumer in reviewing/understanding the information and similar instructions.

CALIFORNIA REPORT WARNING

This report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report.

END OF NOTICES

This report is confidential and is not to be disclosed except for persons who have legitimate purposes as defined in the Fair Credit Reporting Act and other applicable Federal and State regulations.



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 SSN#: **123-45-XXXX**
 DOB: **01-01-1951**

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SOCIAL CHECK

AN IDENTITY VERIFICATION SEARCH HAS BEEN COMPLETED AND REQUIRES REVIEW.
 WARNING:

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The input SSN is reported as deceased
 The input last name is not associated with the input SSN
 The input SSN is associated with a different name and address
 Unable to verify address

SSN Reported: XXX-XX-XXXX
 SSN Location: California
 SSN Issued Start Date: 1-1959
 SSN Issued End Date: 31-1960
 DOB Reported: XXXX-XX-XX

Names:
 Consumer, Jonathan Q (Reported)
 JONATHAN Q CONSUMER(Alias)
 JOHN C CONSMER(Alias)
 JONATHON Q CCLAMPETT(Alias)
 JOHN CONSUMER(Alias)

Address/s:
 10655 Birch St, Burbank, CA 91502 (Reported)
 10655 BIRCH ST, BURBANK, CA 91502 (Prior) 5-1983 thru 3-2007
 123 BEVERLY RD NE, ATLANTA, GA 30309-2655 (Current) 3-2000 thru 3-2000

INFORMATION REPORTED BY EXPERIAN

Applicant Name:	CONSUMER, JON A	DOB:	10-30-1987
Current Address:	2279 CAMINO DR CALEXICO, CA 92231	RPTD:	03-10-2012
Previous Address:	6316 S 107TH EAST AVE TULSA, OK 74133	RPTD:	03-02-2011
Previous Address:	8932 E 19TH PL TULSA, OK 74112	RPTD:	03-12-2010
Employer:	PCL INC	RPTD:	02-14-2012
Employer:	PCL	RPTD:	01-07-2012

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FILE IDENTIFICATION AND FRAUD SEARCH

Source Provided By: **Experian**

Experian Reports On File Since: **0086 SIMILAR SSN ON FILE**
NOT REPORTED
 SSN Match: **OK OR SIMILAR**

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EVICTON SEARCH RESULTS

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---- WESTERN REPOSITORY EVICTION SEARCH RESULTS ----

Defendant: CONSUMER, JOSEPH VICTOR SSN: N/A
3592 MADEIRA , LIVERMORE, CA 94550

Filing Date: 06-01-2009 Case: VG328786 Court: 75
Judgment Amt: .00 Notice Type: 1PY
Plaintiff: SMELSTER*MARALIA JENIFFER
Disposition: Case PARTIAL SATISFIED
Plaintiff Atty: RONALD L HARBECK
Phone: 408-266-9908

Defendant: CONSUMER, JOSEPH V SSN: N/A
5418 TREEFLOWER , LIVERMORE, CA 94551

Filing Date: 09-12-2008 Case: 06288387 Court: 75
Judgment Amt: .00 Notice Type: 1PY
Plaintiff: MOHAMMADI*NEDA
Disposition: Case PARTIAL SATISFIED
Plaintiff Atty: PRO PER
Phone:

---- NATIONAL REPOSITORY EVICTION SEARCH RESULTS ----

Defendant: DAVIS, JOHN SSN: N/A
RR 2 BOX 134, DUNDEE, NY 14837
Filing Date: 10-02-2006 Case: 00CV03696 Court: OKLAHOMA DISTRICT COURT
Judgment Amt: 450.00 Notice Type: PAY QUIT
Plaintiff: JOHN MEYER

Nationwide Criminal, Sex Offender, OFAC, & Interpol Scan of Best Available Databases

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The reporting of criminal records varies according to restrictions placed on reporting by the different court jurisdictions. While CIC has applied industry best practices in the attempt to accurately match and report the following information, the end user should cross check the applicant supplied information with the date of birth, middle name, physical descriptors and geographical areas where the applicant has lived to determine a positive match. Any criminal records listed herein must be carefully reviewed by the end user of this report prior to making any decision.

Full Name: JOSEPH VICTOR CONSUMER DOB: 12/04/1975

Category: CRIMINAL
Source or Jurisdiction: FL DEPT OF CORRECTIONS- INMATE
Sex: MALE
Race: BLACK
Hair Color: BLACK
Eye Color: BROWN
Weight: 240 LBS.
Height: 6'00''
Scars/Marks: GLASSES
Case Number: 1550682
State: FL
County or Jurisdiction: PALM BEACH

Offense
Description: ROBB. GUN/DEADLY WPN(CONSPIRACY TO COMMIT)
Disposition: NOT PROVIDED BY SOURCE
Disposition Date: 02/17/2012
Offense Date: 07/25/2010
Commitment Date: 03/12/2012
Release Date: 07/26/2023
Comments: SENTENCE LENGTH: 13Y 0M 0D

Offense
Description: 2ND DEG.MURD,DANGEROUS ACT
Disposition: NOT PROVIDED BY SOURCE
Disposition Date: 02/17/2012
Offense Date: 07/26/2010
Commitment Date: 03/12/2012
Release Date: 07/26/2023
Comments: SENTENCE LENGTH: 13Y 0M 0D

Full Name: JOSEPH VICTOR CONSUMER
Category: ARREST
Source or Jurisdiction: FL PALM BEACH ARREST
Race: BLACK
Case Number:
State: FL
County or Jurisdiction: PALM BEACH
Address: 5252 D AV RIVIERA BEACH, FL 33403

DOB: 12/04/1975

Offense

Description: FAILURE TO PROPERLY REGISTER SEXUAL OFFENDER 943.0435 14A 3F
Arrest Date: 01/25/2008
Arresting Agency: 01 - PBSO
Disposition: DISPOSITION NOT PROVIDED BY SOURCE
Commitment Location: MAIN DETENTION CENTER
Booking Number: 2008005229
Comments: OFFENDER BASED TRANSACTION SYSTEM NUM: 8003278461; WARRANT NUM: 583281GR7

Offense

Description: SEX OFFENDER VIOLATIONFAIL TO REPORT EMAIL ADDRESS INSTANT MSG NAME
Arrest Date: 01/25/2008
Arresting Agency: 01 - PBSO
Disposition: DISPOSITION NOT PROVIDED BY SOURCE
Offense Code: 943.0435-6336
Commitment Location: MAIN DETENTION CENTER
Booking Number: 2008005229
Comments: OFFENDER BASED TRANSACTION SYSTEM NUM: 8003278461; WARRANT NUM: 583281GR7

Full Name: JOHN CONSUMER

DOB: 01/01/1951



Category: CA SEX OFFENDER REGISTRY
Sex: Male
Race: White
Hair Color: Black
Eye Color: Brown
Weight: 240 Lbs
Height: 6 Feet 00 Inches
Scars and Marks: Glasses
Address: 3219 Gulf Ave, #2 Bakersfield 93308
Offense:
Description: Lewd or Lascivious Acts with Child Under 14 Years
Statue: 288(A)
Comments: Victim Age Child
Alias: Jonathan Consumer

Alias Names Checked thru the Nationwide Scan

Fullname: JOSEPH V CONSUMER
Date of Birth: 12/04/1975
Social Security: XXX-XX-XXXX
Age: 35
Alias: CONSUMER JOSEPH V
Alias: JOSEPH CONSUMER
Address: 3592 MADEIRA WAY, OAKLAND, CA 94605
County: ALAMEDA From: 04/2009 to 11/2010



Fullname: JOSEPH V CONSUMER
 Date of Birth: 12/04/1975
 Social Security: XXX-XX-XXXX
 Age: 35
 Address: 3592 MADEIRA WA, LIVERMORE, CA 94550
 County: ALAMEDA From: 12/2006 to 12/2006

Fullname: JOSEPH V CONSUMER
 Date of Birth: 12/04/1975
 Social Security: XXX-XX-XXXX
 Age: 35
 Alias: CONSUMER V JOSEPH
 Alias: CONSUMER JOSEPH V
 Alias: JOSEPH CONSUMER
 Address: 5418 TREEFLOWER DR, LIVERMORE, CA 94551
 County: ALAMEDA From: 03/2006 to 05/2006

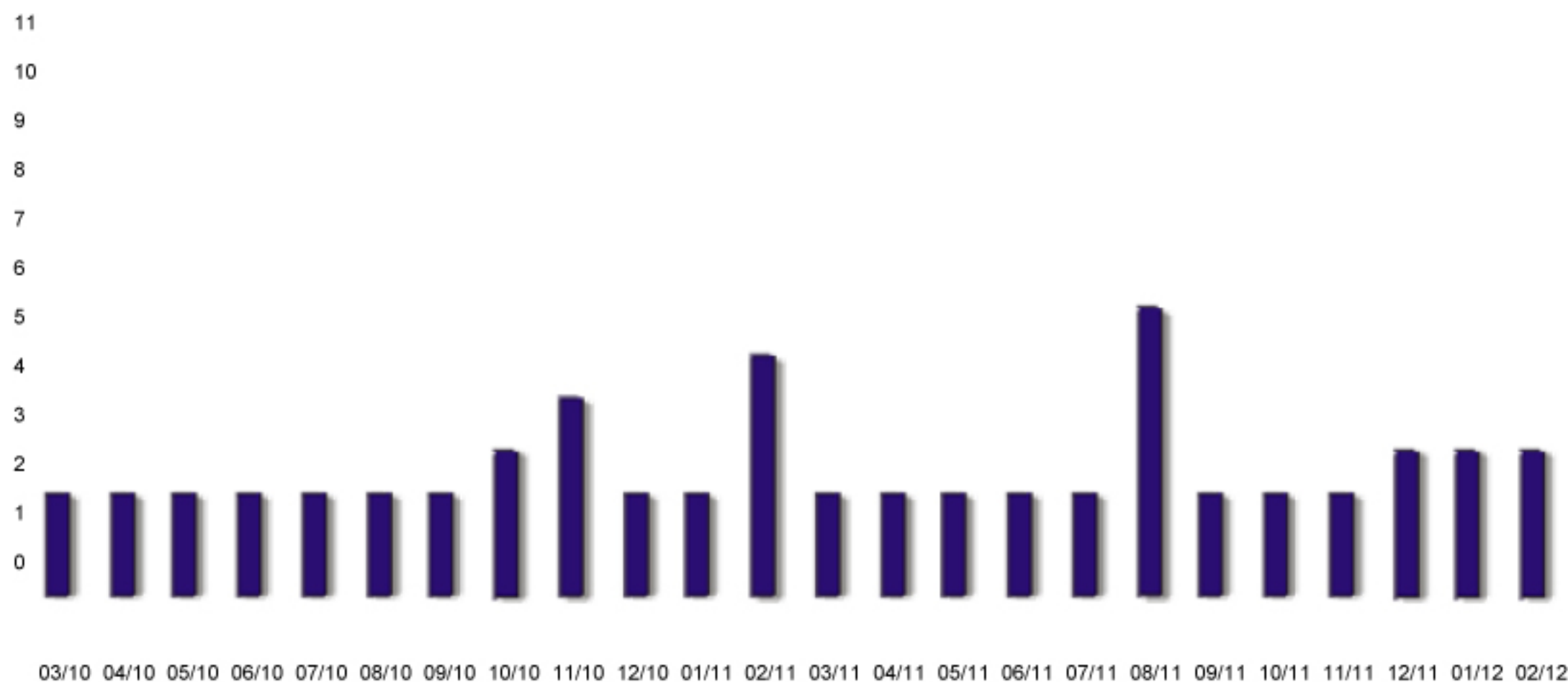
CHECK SCAN

Authorization Status:
 RSP002, APPROVAL RECOMM

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24 Month History Chart

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CREDIT SUMMARY AND ACCOUNT DETAILS

Total Number of Tradelines: **13**
 Number of Positive Tradelines: **6**
 Number of Negative Tradelines: **2**
 Number of Open Accounts: **7**

Number of late payments/Last 24 Mos: **2**
 Total Est. Monthly Debts (includes rent if entered): **748**
 Total Past Due: **1851**
 Available Credit (%): **14.7%**

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IMPORTANT NOTICE: There are 0 tradelines that the payment amount(s) were not provided by the respective credit bureau. Total unpaid balance for these unaccounted items is \$7303. The above information may be inadequate to determine ones credit worth.

No. of Collection Accts reported: **7**

Bal. of Outstanding Collection Accts: **1704**

Warning: Careful consideration must be used when combining the outstanding collection amount with the total debts. This figure in whole or part may already be calculated from a original credit tradeline listed below.

CREDIT HISTORY

Creditor	Date	Date	Acct	High	Approx	MOS	xPastDue	Amount
Account Number	Reptd	Opened	Status	Credit	Balance	Terms	REV 30+60+90 E	PstDue DLA
CIG FINANCIAL	02-2012	02-2012	I-1	13793	13793	376	01 0 0 0 J	
EXP AUTO/PAYS AS AGREED								
DEPT OF ED/SALLIE MAE	02-2012	07-2010	I-1	3600	3996	45	11 0 0 0 I	
EXP EDUCATION/PAYS AS AGREED								

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DEPT OF ED/SALLIE MAE |02-2012|01-2011|I-1 | 5989| 6423| 73|11| 0 0 0|I| |
 EXP EDUCATION/PAYS AS AGREED

DON ROBERTO JEWELERS |02-2012|12-2011|R-1 | 1113| 949| 110|03| 0 0 0|I| |02-2012
 EXP CHARGE ACCOUNT/PAYS AS AGREED

FIRST IMPERIAL CREDIT |02-2012|01-2012|I-1 | 19419| | |02| 0 0 0|J| |
 EXP AUTO/ACNT PD SATISFACTORILY

GECRB/SEMA |11-2007|10-2006|R- | 1182| | |14| 2 1 3|I| |03-2007
 EXP CHARGE ACCOUNT/ACCOUNT TRANSFERRED/ACCOUNT TRANSFERRED TO ANOTHER LENDER./PURCHASED
 BY ANOTHER LENDER.
 10/07-R9 09/07-R9 08/07-R9 07/07-R5 06/07-R5 05/07-R4 04/07-R3 03/07-R2 12/06-R2

LVNV FUNDING LLC |02-2012|09-2011|I-9 | 1810| 1851| |03| 0 0 0|I| 1851|
 EXP UNKNOWN/CREDIT EXT./COLLECTION ACCOUNT
 02/12-I9 01/12-I9 12/11-I9
 Collateral: GE MONEY BANK SEMAF2

SALLIE MAE |10-2010|02-2010|I- | 1800| | |09| 0 0 0|I| |
 EXP EDUCATION/ACCOUNT TRANSFERRED/ACCOUNT TRANSFERRED TO ANOTHER LENDER.

SALLIE MAE |10-2010|03-2010|I- | 900| | |08| 0 0 0|I| |
 EXP EDUCATION/ACCOUNT TRANSFERRED/ACCOUNT TRANSFERRED TO ANOTHER LENDER.

SALLIE MAE |10-2010|11-2009|I- | 300| | |12| 0 0 0|I| |
 EXP EDUCATION/ACCOUNT TRANSFERRED/ACCOUNT TRANSFERRED TO ANOTHER LENDER.

SALLIE MAE |10-2010|07-2009|I- | 3600| | |16| 0 0 0|I| |
 EXP EDUCATION/ACCOUNT TRANSFERRED/ACCOUNT TRANSFERRED TO ANOTHER LENDER.

SALLIE MAE |02-2012|04-2011|I-1 | 10000| 10379| 144|11| 0 0 0|J| |02-2012
 EXP EDUCATION/PAYS AS AGREED

SUN COMMUNITY F C U |02-2012|06-2006|I-9 | 5457| 5452| |69| 6 1 3|I| |12-2009
 EXP AUTO/CHARGE OFF
 02/12-I9 01/12-I9 12/11-I9 11/11-I9 10/11-I9 09/11-I9 08/11-I9 07/11-I9 06/11-I9 05/11-I9
 04/11-I9 03/11-I9 02/11-I9 01/11-I9 12/10-I9 11/10-I9 10/10-I9 09/10-I9 08/10-I9 07/10-I9
 06/10-I9 05/10-I9 04/10-I9 03/10-I9 02/10-I9

Account Type

Status Codes & Description

R=Revolving
 O=Open Account (30, 60 or 90 Days)
 I=Installment Account
 M=Mortgage

Examples:
 M-1 = Mortgage, Paid as Agreed
 I-9 = Installment, Charged Off

Code	Description
0	Too New to Rate; Approved But Not Used
1	Paid as Agreed; Satisfactory, Current
2	Acct 30 Days Past Due; Not More Than 2 Payments Past Due
3	Acct 60 Days Past Due; Not More Than 3 Payments Past Due
4	Acct 90 Days Past Due; Not More Than 4 Payments Past Due
5	Acct 120 Days Past Due; Not More Than 5 Payments Past Due
6	Acct 150 Days Past Due
7	Making Reg Payments or Paid Under Wage Earner Plan or Similar Agreement
8	Repossession
9	Charged Off To Bad Debt

ACCOUNTS PLACED FOR COLLECTION

Number of Collection Accounts: 7

Creditor	Open Date	Status	DLA	Orig.Amt	MOP	EOCA	VI	IS	SRC
Account Number	Report Date	Bal. Date	Closed	Balance	Original	Creditor			
Status	Remarks								
CREDIT SYSTEMS INTL IN 104244668 COLLECTION ACCOUNT	06-28-2010 02-17-2012	06-01-2010 02-17-2012		287 287	I9 OKLAHOMA	1 NATURAL	N	A	EXP GAS
ALLIANCEONE 12002485 COLLECTION ACCOUNT	09-22-2011 11-01-2011	11-01-2011 11-01-2011		177 177	I9 PUBLIC	1 SERVICE	N	A	EXP CO OF OKLA
FIRST CREDIT SERVICES 1219985 COLLECTION ACCOUNT	02-18-2011 04-29-2011	04-01-2011 04-29-2011		888 888	I9 WIMBLEDON	1 PLACE	N	A	EXP LLC



MUNICIPAL SERVICES BUR	06-21-2010	09-01-2010		107	I9	1	N	A	EXP
9576001	02-16-2011	02-16-2011		107	TULSA UTILITIES				
COLLECTION ACCOUNT									
VALLEY COLLECTION SERV	11-13-2007	12-01-2007		245	I9	1	N	A	EXP
2413015365	12-21-2007	12-21-2007		245	YUMA JUSTICE COURT				
COLLECTION ACCOUNT									
ALLIANCEONE INC	06-26-2006	11-01-2007	10-29-2007	1,150	I9	1	N	A	EXP
11272858	11-13-2007	11-13-2007			SAN DIEGO				
PAID WAS A COLLECTION									
ALLIANCEONE INC	04-04-2007	11-01-2007	10-29-2007	676	I9	1	N	A	EXP
12597054	11-13-2007	11-13-2007			SAN DIEGO				
PAID WAS A COLLECTION									

PUBLIC RECORDS REPORTED by BUREAUS

Number of Public Records: 1

Filed Action	Activity Plaintiff	Court Docket/Bookpage	Assets Liability
09-23-2007 01-09-2008	Bankruptcy Chapter 7 discharged	US BKPT CT CA SAN BERN X2186183586JW	

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SCORE and RISK MODEL from BUREAUS

Experian Nat'l Risk Score (0-1000) & Equifax Delinquency Alert System (0-1200) are lower score better risk; Fair Isaac/FICO & Equifax Beacon 300-800s) are higher score better risk.

Score Type: Fair Isaac Model II EXP Score: 567+
38 Serious Delinquency and Public Record or Collection Filed
14 Length of time accounts have been established
20 Length of time since legal item filed or collection item reported
13 Length of time (or unknown time) since account delinquent

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PRIOR INQUIRIES

Creditor	Inquiry Type	Date	ECOA	SRC
CONSUMER PORTFOLIO SVC	UNKNOWN/CREDIT EXT.	02-14-2012		EXP
CIG FINANCIAL	UNKNOWN/CREDIT EXT.	02-14-2012		EXP
NATIONWIDE WEST LLC	UNKNOWN/CREDIT EXT.	02-13-2012		EXP
CALIFORNIA REPUBLIC BA	UNKNOWN/CREDIT EXT.	02-13-2012		EXP
A - L FINANCIAL CORP	AUTO	02-13-2012		EXP

Number of Inquires in the last 720 days: 5

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SOURCE INFORMATION

Account #	Creditor	Phone	Address
CIG FINANCIAL	3557992	949 2507102	PO BOX 19795, IRVINE, CA 92623
DON ROBERTO JEWELERS	3394657	949 3616700	1020 CALLE RECODO, SAN CLEMENTE, CA 92673
GEMB/SEMA	1229480	937 5346950	PO BOX 276, DAYTON, OH 45401
SHERMAN ACQUISITION	1623040	800 3633115	PO BOX 740281, HOUSTON, TX 77274
SALLIE MAE 3RD PTY L	1993837	900 5557562	910 HARRISON AVENUE, PANAMA CITY, FL 32402

BUREAU CONTACT INFORMATION

Experian Information
701 Experian Parkway, P.O. Box 2002
Allen, TX 75013
Phone: 1-888-397-3742 www.experian.com/reportaccess

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END OF REPORT

This report is confidential and is not to be disclosed except for persons who have legitimate purposes as defined in the Fair Credit Reporting Act and other applicable Federal and State regulations.

Report Element Explanations

PAGE 1

Cover Page with legal disclosures for the consumer's benefit.

1. REPORT HEADER

Member (End-User) Name, Report Number, and other report reference fields.

2. INFORMATION PROVIDED BY APPLICANT

Applicant Name, Address, SSN and Date of Birth that was entered by the user. Some of the data entered in the New Applicant fields are used to cross check reported data from the bureaus.

3. SOCIAL SEARCH

Provides an identity verification search, warning messages, state and date range SSN was issued, names and aliases present and prior addresses.

4. INFORMATION ON FILE WITH THE CREDIT BUREAU

Includes address history, aliases, past employers, date of birth, etc...

5a. FILE IDENTIFICATION AND FRAUD SEARCH

A premium feature used to verify social security number of your applicant by the bureau. The request is compared against a separate, nationwide fraud system and alerts you when potentially fraudulent information elements are found.

5b. CONSUMER STATEMENT

This is a statement submitted to the bureau by the applicant.

6. EVICTION SEARCH RESULTS

Lists any eviction judgements against this applicant. This section may show Defendant Name, Property Address, Filing Date, Case/CourtNumbers, Judgement Amount, Plaintiff Name, Notice Type (PQ - Pay or Quit, PC - Performance of Covenant, Q - Quit, NF - Notice Type Not Found), Attorney Name, Phone Number, and Case Disposition.

7. NATIONWIDE CRIMINAL, SEX OFFENDER, OFAC, & INTERPOL SCAN OF BEST AVAILABLE DATABASES

A nationwide criminal database scan using applicant's Name, Aliases and Date of Birth. This section shows Defendant Name, DOB, Case Number, Charge Number, Court and Penal Code Explanation. This is broader than a County Level (walk-in) Search.

OFAC stands for Office of Foreign Assets Control. As part of its enforcement efforts, OFAC publishes a list of individuals and companies owned or controlled by, or acting for or on behalf of targeted countries. It also lists individual groups and entities - Specially Designated Persons (SDN) - such as terrorists and narcotics traffickers designated under programs that are not country specific. The criminal message disclaimer will only show if there are hits found.

8. ALIAS NAMES CHECKED THRU THE NATIONWIDE SCAN (for employment purpose accounts only)

This is the list of names associated with the SSN which were processed through the criminal database scan. This information is only viewable for employment screening.

9. CHECK SCAN

The applicant's driver license is compared against a nationwide Check Authorization System and either approves or denies the check writer, based on a history of NSF checks. Common responses are: RSP0002 Approval Recomm, RSP0001 Declined, RSP 1401 Invalid ID #, RSP1402 Invalid State.

10. 24 MONTH HISTORY CHART

Charts the number of tradelines that are delinquent within a 24 month period.

11. CREDIT SUMMARY AND ACCOUNT DETAILS

Summarizes the consumer's tradelines and collection accounts.

12. CREDIT HISTORY

Detailed list of Creditors - name of credit reporting company, Date Reported, Date (the account was) Opened, Account Status - see box and graph at bottom of Credit History to decode. Also shown is High Credit - a revolving card's credit limit or an original loan amount, Credit Line Description, Approximate Balance, Terms - revolving cards minimum payment due per month or fixed monthly loan payments. MOST REV is the number of months the bureau has collected data from that creditor, PST DUE - the number of times during the past 30, 60, 90+ days an account has gone past due, ECOA is the Equal Credit Opportunity Act and shows how the account was opened. (I-Individual, J-Joint, A-Authorized), Past due amount, DLA-date of last activity.

13. COLLECTION ACCOUNTS REPORTED BY THE BUREAU

This section shows the Creditor (collection agency), Account Number associated with collection agency, Status of account, Activity of the account, Amounts/Balances owed, MOP - current manner of payment - see graph in Credit History section, **Original Creditor**, ECOA and the Source (EXP-Experian, TUC-TransUnion, EQF-Equifax).

14. PUBLIC RECORDS REPORTED BY THE BUREAU

Shows Filing Date, Action - Bankruptcy, Tax Lien, Civil Judgement, etc. Also shows date of filed action, court/docket and the dollar amount of assets involved.

15. SCORE and RISK MODEL from BUREAUS

Fair Isaac Model and Beacon (300 - 850) Higher Score = low credit risk. National Risk Score (0-1000) Higher Score = high credit risk. Up to five reasons on how the score was determined are always provided. The number in front of the reason is for internal purposes only.

16. PRIOR INQUIRIES

This section shows all merchants/creditors that have inquired on an applicant's credit worthiness within the specified period of time of this report.

17. BUREAU CONTACT INFORMATION

Contact information of the credit bureau.