

Bankruptcy Information Solutions

Teletrack's database of consumer bankruptcy court records can provide you with a powerful data element to be used for risk assessment. Working as an add-on to your Teletrack service or through electronic batch processing, our bankruptcy information provides you with a powerful new tool to help increase payment predictability. A Teletrack bankruptcy report informs you of critical applicant information, such as the date the consumer filed, the location of filing, whether the consumer filed Chapter 7 or Chapter 13, and the current status of the case.

RISK ASSESSMENT

Teletrack's innovative use of data and technologies enables us to electronically gather bankruptcy records nationwide almost immediately after a consumer files. Case status

is updated daily to help ensure that you receive the most current information. Our consumer bankruptcy data assists you in your application verification process by validating the information provided by the consumer on the application and providing you with a better assessment of the consumer's current status.

If Teletrack reports that an applicant has filed for bankruptcy protection, you choose your course of action based on your own business rules. There are different risks associated with the type and status of each filing. Regardless of the filing type, Teletrack provides you with all the relevant bankruptcy case details you need to assess an applicant's ability to complete your organization's financing terms. This information helps you to maximize the number of consumers you can serve while mitigating potential for risk.

PREDICTIVE MODELING

Predictive modeling helps businesses make better decisions by providing an objective and consistent method of evaluating consumers. But these models are only as good as the data available for a particular applicant. Incorporating Teletrack's bankruptcy information into

Teletrack's Bankruptcy Data Provides:

- First/Last Name
- Complete Address
- Date of Filing
- Location of Filing
- Chapter Filed
- Case Number
- Case Disposition/Status

Intelligent Data for Smart Decisions

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Or Call Teletrack Today At 1.800.729.6981.**




your risk analysis model and decisioning process can provide you with a more accurate prediction of how an applicant will perform in the future. Teletrack worked with an independent analytical firm and found that consumer bankruptcy data enhances the ability to predict future performance on non-traditional financing agreements. In addition, Teletrack has the analytical experience and resources to help you build predictive models and decisioning systems for use in your risk analysis processes.

LIST SUPPRESSION

You can also utilize Teletrack's consumer bankruptcy information to screen out unqualified prospects on your lists. Teletrack's list suppression service will compare the records in your mailing list to our bankruptcy records, identify unqualified consumers based on your parameters, and return your list with those records eliminated. Targeting qualified individuals helps ensure a more efficient use of your dollars and service resources. Eliminating unqualified individuals from your lists reduces the amount of money spent on production and postage, and minimizes the resources expended in dealing with unqualified responders.

BANKRUPTCY REPORT DETAILS

- 1 **Court** - Indicates the court of filing
- 2 **Case Number** - The number assigned to the case on the court records
- 3 **Chapter Filed** - Identifies the filing as a Chapter 7 or Chapter 13
- 4 **Judge/Trustee** - Name of the judge assigned to the case or name of court appointed trustee
- 5 **Case Date** - The date of the initial petition filing
- 6 **Office** - The divisional office for the case
- 7 **Debtor Name** - Name of debtor(s) filing a petition for bankruptcy protection
- 8 **Debtor Address** - Lists the address of the debtor(s) at the time of the filing
- 9 **Date Closed** - Lists the date that the case was discharged or dismissed
- 10 **Status** - Indicates the current status of the case

 <i>A First Advantage Company</i> 5550-A Peachtree Parkway, Suite 600 Norcross, GA 30092 1-877-309-5226		Standalone Reports Report Date: 02/01/2009	
Inquiring Business:		Applicant:	
ID: 99996 XYZ BUSINESS 123 MAIN STREET BRENTWOOD, TN 37024-1111 PHONE: 615-555-2117 FAX: 615-555-2118		Name: John Smith SSN: XXX-XX-6789 State Issued: NY Date Issued: 1960 Trans Code: L08ALC	
PUBLIC RECORDS			
Bankruptcy			
Court: 00000 1	Debtor Name: Smith, John 7		
2 Case Number: 11-11111	Address: 406 BEDFORD RD. 8		
Chapter Type: 7 3	LEWISBURG, TN 37091		
4 Judge/Trustee: Edward/Brown	Date Closed: 04/12/2005 9		
Case Date: 03/16/2004 5	Status: Dismissed 10		
6 Office: Nashville	Dismissed Date: 04/12/2005		



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