

Teletrack Reports

Intelligent Data for Smart Decisions



A First Advantage Company

Teletrack Report



A First Advantage Company
5550-A Peachtree Parkway, Suite 600
Norcross, GA 30092
1-877-309-5226

Teletrack Report

Report Date: 02/01/2009

Inquiring Business:

ID: 99996
XYZ BUSINESS
123 MAIN STREET
BRENTWOOD, TN 37024-1111

PHONE: 615-555-2117
FAX: 615-555-2118

Applicant:

Name: John Smith
SSN: XXX-XX-6789
State Issued: NY
Date Issued: 1960
Trans Code: L08ALC

Previous Inquiries: Y
Open Charge-Offs: Y
Paid Charge-Offs: Y

SkipGuard: Y
Consumer Disputes: Y

3

**CREDIT
SCORE**
-56

4

SOCIALGUARD
All Clear

PREVIOUS INQUIRIES

Date	Business	City and State	ZIP	Phone
02/01/2009	MONEY UNIVERSE	FRANKLIN, TN	37064	615-555-1219
01/23/2009	SPEEDY CASH	COLUMBIA, TN	38401	931-555-9146
12/14/2008	RED'S TITLE CASH	SPRING HILL, TN	37174	931-555-4156
11/02/2008	CASH TRACK	LEWISBURG, TN	37091	931-555-6924
05/16/2008	MONEY 'TIL PAYDAY	BRENTWOOD, TN	37024	615-555-8436

6

CHARGE-OFFS

OPEN

Merchant: MONEY 'TIL PAYDAY Phone: 931-555-8436
Contact: CALVIN EDGERS Charged-Off Date: 07/13/2008
Reported As: SMITH, JOHN Reported Date: 07/14/2008
Last Known Address: 406 BEDFORD ROAD Value: \$110.00
LEWISBURG, TN 37091 Down Payment: \$0.00
Charged-Off Item: PERSONAL CHECK - NSF Payment Amount: 0 / month
Agreement Length: 14/days Payments Made: 0

Teletrack Report

1 Business & Applicant Information

This section of the report gives you the ability to confirm your identification number, business name, address, city, state, zip code, telephone number and fax number. Teletrack also reports back the applicant name and Social Security number (SSN), which you entered. If the applicant's SSN is valid based on verification using SocialGuard®, Teletrack will report the year and state of issue.

2 Activated Teletrack Services

Services are marked with a "Y" if Teletrack has located data on the consumer, or marked with a "N" if no data was found. If the service is not activated, it will be marked "NS," which indicates that you do "Not Subscribe" to this service. If there is any consumer information available, the data will appear in the designated areas. Scoring is an add-on, subscription-based service. You may activate this service for an additional fee. If you subscribe to Scoring, you will receive a score in this section, if available. If you do not subscribe to the services, the section will appear on the report but will not include any information.

3 Credit Score

The credit score section of the report will display a consumer's credit score based on Teletrack's scorecard. Businesses must be subscribed to the scoring service to receive a score. If you are not subscribed, the credit score portion will still appear in the report, but will not contain a score.

4 SocialGuard®

SocialGuard informs you if an applicant is attempting to use a fraudulent SSN on an application. An "All Clear" status will be returned if no problems were associated with the consumer's SSN. When you receive negative information in this section of the report, an applicant's SSN has been found in the Social Security Administration's database of unissued numbers, numbers that belong to a person who has been reported deceased, or numbers issued within the previous five years. In each case, further investigation is suggested. For numbers reported as deceased, Teletrack includes the year of the reported death.

5 Previous Inquiries

The previous inquiries section shows the six most recent inquiries submitted by other businesses on the applicant, as well as the date and the State where each inquiring business is located. At your request, Teletrack can display up to 15 inquiries.

6 Open Charge-Offs

The open charge-off(s) service informs you if another subscriber has reported the applicant as a charge-off. You will receive the business name, last known address, date of the charge-off, item charged-off, agreement date, dollar amount or value of the charged-off item and date reported.

7 Paid Charge-Offs

Teletrack's paid charge-off(s) service informs you if an applicant paid a previously reported charge-off. You will receive the business name, last known address, date of the charge-off, item charged-off, agreement date, dollar amount or value of the charged-off item and date reported paid. This service is available to all subscribers, but must be activated at your request.

Teletrack Report

8 SkipGuard®

SkipGuard informs you when a consumer has obtained similar loans or services from two or more businesses over a specified time period. If Teletrack's review of the information reveals potentially high-risk behavior, all the businesses involved are notified with a detailed SkipGuard report. The consumer's current address and phone number are provided, which may enable a recovery. The SkipGuard service is unique in the industry and has effectively placed businesses in an information sharing position, which helps protect all of them from professional skips.

9 Consumer Disputes

When a consumer contacts Teletrack and, upon completion of a consumer dispute and reinvestigation, the consumer chooses to submit a statement of dispute for their file, details will appear in the consumer disputes section of the report.

Standalone Reports



A First Advantage Company
5550-A Peachtree Parkway, Suite 600
Norcross, GA 30092
1-877-309-5226

Standalone Reports

Report Date: 02/01/2009

Inquiring Business:

ID: 99996
XYZ BUSINESS
123 MAIN STREET
BRENTWOOD, TN 37024-1111

PHONE: 615-555-2117
FAX: 615-555-2118

Applicant:

Name: John Smith
SSN: XXX-XX-6789
State Issued: NY
Date Issued: 1960
Trans Code: L08ALC

1

PUBLIC RECORDS

Bankruptcy

Court: 00000	Debtor Name: Smith, John
Case Number: 11-11111	Address: 406 BEDFORD RD.
Chapter Type: 7	LEWISBURG, TN 37091
Judge/Trustee: Edward/Brown	Date Closed: 04/12/2005
Case Date: 03/16/2004	Status: Dismissed
Office: Nashville	Dismissed Date: 04/12/2005

Landlord / Tenant

Defendant Name: John Smith	
Defendant Address: 406 BEDFORD RD., LEWISBURG, TN 37091	
Plaintiff Name: Prime Properties	Court: Nashville
Date Filed: 07/02/2004	Case Type: Landlord Tenant
Case Number: xxx-0999999-09	Claim Amount: \$1539.00
Rent Amount: \$875.00	Judgement Amount: \$1350.00
Disposition Date: 01/05/2009	
Disposition: Judgement by Default	

2

3

OFAC Activity

Match Details

Match Type: Alias
JOHN SMITH
OFAC SDN Name: JON DOEH
OFAC SDN Alias Name: DOB 04/28/1960
OFAC Match Score: 95
OFAC Remarks: POB Long Island, NY

End of Additional Report for SSN: XXX-XX-6789

Standalone Reports

1 Bankruptcy Court Records

Working as an add-on to your standard Teletrack service, our bankruptcy information provides you with a powerful tool for assessing a consumer's current status during the approval process. Bankruptcy records are collected nationwide, and are obtained directly from the courthouses. Incorporating Teletrack's bankruptcy data into your risk management strategy provides you with a sharper image of your prospective consumer's overall creditworthiness. Case status is updated daily to help ensure that you receive current information. Teletrack's bankruptcy data informs you of critical applicant information such as the date the consumer filed, the location of filing, whether the consumer filed Chapter 7 or 13 and the current disposition or status of the case.

2 Landlord/Tenant Court Records

Teletrack's landlord/tenant court record database is an add-on to standard Teletrack service. Businesses use this service for risk assessment purposes. Our extensive database provides you with access to landlord/tenant court filings, including specific case types and disposition codes that represent any violation of a lease agreement. The records include information involving suits filed for eviction, failure to pay rent and property damage. If you do not subscribe to Teletrack's landlord/tenant service, this section of the report will still appear but the document will indicate that you do "Not Subscribe" to this service.

3 OFAC Activity Report

Teletrack's OFAC Activity Report offers businesses a real-time, automated method for cross-checking the OFAC list of Specially Designated Nationals (SDN). The OFAC Activity Report quickly and easily identifies inquiries performed on a consumer whose name closely matches an entry on the OFAC SDN list. This function is performed within a matter of seconds and will not slow down your transaction approval process. If a match occurs, Teletrack will send the details of the inquiry back to your system. If no match was found, a message reading "All Clear" will be returned on the report. Teletrack checks the SDN list daily to help ensure that recent changes to the list are available. A denial based on an OFAC match is the result of your policy and procedures for handling these types of matches. Teletrack does not classify an application as or ineligible for a loan, your business rules determine the outcome of the application. To learn more about OFAC compliance requirements or to review the most recent OFAC SDN list, visit the Office of Foreign Assets Control online at <http://www.treas.gov/offices/enforcement/ofac/>.

Did You Know?

- Teletrack's highly predictive data is used in a variety of industries for scoring and predictive modeling
- Teletrack can help you comply with the Patriot Act by providing access to the OFAC SDN list on a real-time basis
- Teletrack has multiple databases to help you with everything from up front risk mitigation to back end skip-tracing
 - Charge-Offs
 - Paid Charge-Offs
 - Open Loans
 - Previous Inquiries
 - Consumer Identification Database
 - Bankruptcy Information
 - Landlord/Tenant Court Records
 - OFAC SDN List
 - MICR Data
- Teletrack is constantly evaluating and testing new data sources
- Teletrack is a wholly-owned subsidiary of First Advantage Corporation

ABOUT TELETRACK

Founded in 1989, Teletrack provides lenders and businesses with the actionable intelligence they need to make smart decisions. Businesses across the country access our consumer data for risk mitigation, identity verification, fraud detection and skip-tracing. In a climate of increased regulation, we give our customers the ability to manage "risk" well beyond mitigation to "opportunity maximization." Teletrack is a wholly-owned subsidiary of First Advantage Corporation, a leading risk mitigation and business solutions provider.

Teletrack receives information from a variety of sources. Our databases contain unique consumer information that isn't available from information providers. As an FCRA-compliant consumer reporting agency, Teletrack gathers records from businesses across the country that cater to non-traditional credit consumers.

Using dual state-of-the-art data centers, Teletrack delivers unique data and decisioning solutions to a variety of businesses including payday loan companies, rental purchase stores, cable/telecom companies, non-traditional consumer finance businesses, non-prime auto lenders and credit unions. Teletrack's unique data includes credit inquiries, account charge-offs, paid charge-offs and open loan data from businesses whose target market is primarily high-risk, non-prime consumers. The Teletrack databases also include Landlord/Tenant Court Records from across the U.S. and consumer bankruptcy data.



Teletrack, Inc.
The Summit at Technology Park
5550-A Peachtree Parkway, Suite 600
Norcross, Georgia 30092
Phone: 1.800.729.6981
Fax: 770.449.6647
E-mail: webinfo@teletrack.com
www.teletrack.com