

APPENDIX B: TRANSUNION STYLE SAMPLE CREDIT REPORT

Personal Information:

This section includes your Surname, Given Name(s), Middle Name, notification if your Social Insurance Number is ON FILE and Birth Date. Blank areas indicate that this information was not reported to TransUnion.

	Surname	Given Name(s)	Middle Name	Suffix	Social Insunince No	Birth Date
Your Information	XXXXXXXXXX	XXXXXXXX	XXXXXX		ON FILE	Dec ##, ####

Address(es):

This section lists all of the addresses on your file. Your most current Since date address is listed first.

Address	City	Prov	Postal	Type	Own	Since	Telephone Associations
15 MAIN STREET	CITY	ON	L1L1L1	Home			519#####
25 FIRST STREET	CITY	ON	M1M1M1	Home		XXX ##, ####	
5 CEDAR AVE	CITY	ON	N1N1N1	Home		XXX ##, ####	

Employment(s):

This section lists all of the employments on your file with the most recent listed first.

Date	Employer's Name, City and Province	Occupaton	Start Date	Finish Date	Pay	Pay Frequency
Jun ##, ####	ACME COMPANY	OTHER				
Feb ##, ####	INTERNATIONAL INC					
Dec ##, ####	CANADA LTD					

Telephone Number(s):

This section lists all of the telephone numbers on yourfile:

Qualifier	Number	Extension	T1111!	Date
Home	#####			Jun ##, ####
Home	#####			Feb ##, ####
Home	#####			Dec ##, ####
Home	#####			Mar ##, ####
Home	#####			Oct ##, ####

Banking:

This section lists all of the negative information reported by financial institutions regarding your personal banking.

Bank	Account Type	Opened	Closed	Reported	Write Off Date	Write Off Amount	Banking Information
BANK ONE			Sep ##, 20##	Sep ##, 20##	Sep ##, 20##	\$xxx	Reason: Uncollected overdraft or charge. amount written off in balance field Individual

Account(s):

This section lists all the accounts that have been reported by various institutions with which you have established a credit relationship.

Creditor Name							
Reported Date	Last Payment Dale	Charge OIT Dute	High Credit	Past Due	Terms	Account Type	
Opened Date	Posted Date	First Delinquency Date	Credit Limit	Balance	Ownership	Current Payment	Payment History
Closed Date		Balloon Payment Date	Balloon Payment Amount	Charge OIT			30 60 90 #M
CREDIT CARD BANK A xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx Comments: Account closed/rating non derogatory. Inactive account							0 0 0 76
CREDIT CARD BANK B xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx Comments:							1 1 3 18
GOVERNMENT STUDENT LOANS xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx Comments: Student Loan							0 0 0 68
TELUS xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx Comments:							3 0 0 22
KOODO xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx Comments: Account transferred, Bad debt write-off							0 0 28 28
CAR LOAN CO. xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx Comments: Paid							0 0 0 36
OLD CREDIT CARD C xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx Comments: Closed at consumer's request							0 0 0 18
CREDIT CARD D xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx Comment: Bad debt write-off. Account cancelled by credit grantor with derogatory rating							3 2 43 57
CREDIT CARD D xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx xxx xx, xxxx Comment: Account included in bankruptcy							3 2 43 57

Registered (s):

This section lists any liens or collateral assignments registered to your name.

Reported	Secured Party	Chattel Number	Filed	Mature	Amount	Security	Information
xxx xx, 20xx	ABC Bank	xxxxxx	xxx xx, 20xx		#####	CONSUMER GOODS EQUIPMENT OTHER ITEMS	Balance not available from credit grantor Individual

Registered (s):

This section lists bankruptcy and proposals in bankruptcy maintained on your file in compliance with provincial regulations.

Date	Trustee Information	Filing Information
Reported on Jan xx, 20xx Filed on Jan xx, 20xx Discharged on Last updated on xxx xx, 20xx	Trustee Name SCHAEFER, SCOTT KENNETH Trustee Phone 5197470660 Trustee Company HOYES, MICHALOS AND ASSOCIATES INC. Company Phone 5197470660	Assets \$##### Liabilities \$##### Estate Number ##### Consumer bankrupt

Collection (s):

This section lists any collections that have been recorded on your file.

Account ID	Reported By	Assigned	Reported	First Date of Delinquency	Status	Original	Balance	Collection Information
#####	Agency: Collection Company, Creditor: xxxxxxxxx	xxx xx, 20xx	xxx xx, 20xx	xxx xx, 20xx		xx	xx	Paid
#####	Agency: Collection Company, Creditor: xxxxxxxxx	xxx xx, 20xx	xxx xx, 20xx	xxx xx, 20xx		xxxx	xxxx	
#####	Agency: Collection Company, Creditor: xxxxxxxxx	xxx xx, 20xx	xxx xx, 20xx	xxx xx, 20xx		xxxx	xxxx	Account included in bankruptcy

Credit Related Inquiries:

When you apply for credit, companies may request your consent to access your credit report to assist in their decision. Each time they request your report for credit-related purposes, an inquiry is listed on your file. These inquiries will be disclosed to other companies viewing your credit file and may impact your credit score.

Date	Authorized User's Name	Telephone
xxx xx, 20xx	Collection agency	#####
xxx xx, 20xx	Bank	#####
xxx xx, 20xx	Credit card company	#####
xxx xx, 20xx	Financing company	#####
xxx xx, 20xx	Car loan company	#####
xxx xx, 20xx	Credit card company	#####

Non-Credit Related Inquiries:

When you apply for employment, tenancy, insurance, etc., companies may request your consent to access your credit report to assist in their decision. Companies may request your consent to access all or part of your credit information for identity verification purposes before completing a transaction or entering into a relationship with you. In addition, some organizations are authorized by law to receive your credit information. These inquiries, as well as your own requests to access your personal credit file, will *not be disclosed to other companies viewing your credit file and will not impact your credit score.*

Date	Authoriied User's Name	Telephone
xxx xx, 20xx	BANK	#####
xxx xx, 20xx	BANK	#####
xxx xx, 20xx	HUMAN RESOURCES	#####
xxx xx, 20xx	CMHC	#####

Account Review Inquiries:

After establishing a relationship with you, companies may periodically review your credit file for account renewals, limit increases and pre-approved offerings. Since these inquiries are for "account review" purposes only, they are *not disclosed to other companies viewing your creditfile and have no impact on your credit score.*

Dole	Authorized User's Name	Telephone
xxx xx, 20xx	BANK	#####
xxx xx, 20xx	CREDIT CARD COMPANY	#####
xxx xx, 20xx	CREDIT CARD COMPANY	#####
xxx xx, 20xx	FINANCING COMPANY	#####
xxx xx, 20xx	BANK	#####
xxx xx, 20xx	BANK	#####
xxx xx, 20xx	COLLECTION AGENCY	#####
xxx xx, 20xx	BANK	#####
xxx xx, 20xx	FINANCING COMPANY	#####
xxx xx, 20xx	BANK	#####
xxx xx, 20xx	BANK	#####
xxx xx, 20xx	CREDIT CARD COMPANY	#####
xxx xx, 20xx	BANK	#####