

Business Owner Profile

Make sound credit decisions about small-business owners

Extending credit to small businesses can be risky. Don't take chances. Use Business Owner Profile from Experian and extend credit with confidence.

According to the U.S. Small Business Administration, there are about 24 million small businesses in the United States. Small businesses make up 99 percent of all U.S. companies, with 75 percent of those being sole proprietorships. In addition, while conventional wisdom states that four out of five new businesses fail in their first three years, that statistic includes voluntary terminations and ownership changes along with bad debt as the cause for "failure." In fact, only one out of five businesses fails in its first three years strictly due to bad debt.

Statistics show that extending credit to new small businesses can be a risky proposition since many new and small businesses have yet to build a commercial credit history. Experian's Business Owner Profile can help you confidently approve loans for those businesses.

U.S. consumer and commercial marketplace

The first report of its kind in the commercial credit industry, Business Owner Profile combines Experian's expertise in consumer and business credit reporting to give you the most accurate, current and comprehensive business and proprietor credit information available.

It is fairly common for proprietors to leverage their personal assets to meet business obligations. If a proprietor takes out a home-equity loan, that loan will not appear on a standard business credit report, but it will appear on Business

Owner Profile. By using Business Owner Profile, you can avoid the high risk associated with small businesses, while identifying good credit risks and uncovering new account opportunities.

As the distinction between a proprietor's business and personal finances continues to blur, it becomes more important for you to understand the risk associated with a proprietor's complete financial portfolio.

By using Business Owner Profile with any of our commercial credit reports, such as the Business Profile, you can better determine the overall creditworthiness of your customers. Accessing both reports may lead you to alter your decision or adjust terms before granting credit.

With the help of Business Owner Profile, you can turn small business into big profits.

- Business Owner Profile helps you expand your small-business customer base, identified by many economists as the market for growth.
- Fraud ShieldSM launches a series of checks, searches and counters to screen every credit application. It instantly recognizes warning signs and critical discrepancies.
- The Office of Foreign Assets Control (OFAC) Name Matching Service uses the consumer's name provided on the credit report inquiry and matches it against the OFAC name table.



Sample Business Owner Profile report

Business Owner Profile - EVELYN ARPE

Subcode: 563736 Ordered: 05/30/2007 18:01:51 CDT
Transaction number: C602500984
Search inquiry: EVELYN ARPE / irvine / CA / evelyn arpe / 1419 center dr / stephenville / TX / 76401



Identifying Information

EVELYN ARPE 1419 CENTER DR STEPHENVILLE, TX 76401-2105 1419 CN DR STEPHENVILLE, TX 76401 226 ROSEBUD DR STEPHENVILLE, TX 76401-6077 *IBM IRVINE, CA	SSN: YOB: 1958	Employer: MUNA Last Updated: 12/2003 SELF COMP Last Updated: 06/2001
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*Business name and address reflect the inquiry information and have not been verified by Experian.

Executive Summary

ScorexPLUSSM score	4
ScorexPLUS SM score: 615	
Risk Category	Score Range
Low	780 - 900
Low - Medium	681 - 779
Medium	620 - 680
Medium - High	521 - 619
High	300 - 520
Negative Score Factors	
<input type="checkbox"/> Number Of Accounts With High Balance-To-Limit Ratios	
<input type="checkbox"/> Available Credit On Open Revolving Accounts	
<input type="checkbox"/> Number Of Delinquent Or Derogatory Accounts	
<input type="checkbox"/> Balances On Public Record Information	

Trade Payment Status	5
Oldest trade opened	06/1987
Paid trades	4
Satisfactory trades	11
Previously delinquent/derogatory	5
Presently delinquent/derogatory	2
Total trades	18

Delinquency Detail		6	
11	1	0	0
Satisfactory	30 days past due	60 days past due	90+ days past due

Legal Filings	7
Total legal filings:	4
Delinquent Payment Information	
Past due amount:	\$0
In dispute:	0
Payment Information	
Monthly payments:	\$556
Installment loan balance: (4)	\$17,022
Revolving charge balance: (14)	\$2,592
Revolving credit percent available:	44%
Real Estate loan balance:	N/A

Inquiries	
Total number of inquiries:	6
Inquiries previous 6 months:	2

1 Proprietor identifying information

Name and home address of the proprietor including up to two previous addresses.

2 Business information

Name of the proprietor's current employer (if he or she has other employment) and/or the proprietor's last employer.

3 Inquiry information

Address entered when making the inquiry.

4 Scorex PLUSSM score

A statistically based consumer credit risk score that predicts the likelihood of seriously delinquency in the next 24 months. Scores range from 300-900 where lower scores indicate higher risk.

5 Summary of trade payments

Summary of the proprietor's trade experiences.

6 Delinquency chart

Shows how many trades are current versus how many trades are 30+ days delinquent.

7 Summary of legal filings, payments and inquiries

Summary of the number of legal filings present, information payments and balances including delinquent payments and total number of inquiries.

8 Consumer statement
Disputes and supplemental data related to transactional information.

9 Legal filing
Legal actions filed against the proprietor, including tax liens, judgments and bankruptcies. May include filing date, amount, reference number, plaintiff, court name, status and comment.

10 Inquiries
All inquiries made on the proprietor within the past 24 months, plus the business category of the inquirer.

11 Trade Information
Each trade payment experience may include:

- Business category (bank, retail, etc.)
- Loan type
- Date the proprietor opened the account
- Date the proprietor closed the account
- Current balance on the account
- High balance on the account
- Scheduled monthly payment
- Date of the last payment on the account
- Amount past due
- Transaction relationship (individual, joint, co-maker)
- Status of the account (current, 30/60/90 days late, delinquent, etc.)

Consumer Statement 8

Disputes and Supplemental Data Related to Transactional Information

04& 02-01-06 0000000 CONSUMER COMMENT TEXT PRESENT

Legal Filings 9

Bankruptcies

Date Filed	Reference No	Court	Amount	Plaintiff	Status
01/21/2005	0421054DSK	US BKPT CT TN MEMPHIS			Bankruptcy chapter 7-discharged
05/07/2003	0227606	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed
12/13/2002	0139459	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed

Judgments

Date Filed	Reference No	Court	Amount	Plaintiff	Status
01/01/2005	1002641	SHELBY CO GEN SESSIONS	\$3,544	DILLARD NATIONAL BANK	Judgment

Inquiries 10

Inquiry Details

Name	Account Type	Date of Inquiry
CIT BANK/DFS	Unknown - Credit Extension, Review, Or Collection	11/28/2006
HSBC NV	Unknown - Credit Extension, Review, Or Collection	11/21/2006
WFNNB/VICTORIAS SECRET	Unknown - Credit Extension, Review, Or Collection	07/08/2006
CREDIT ONE BANK	Unknown - Credit Extension, Review, Or Collection	04/28/2006
PHILLIPS & COHEN ASSOC	Collection Department/Agency/Attorney	08/03/2005
KROLL FACTUAL DATA	Real Estate Specific Type Unknown	03/28/2005

Trade Information 11

Trade Payment Experience

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CAP ONE BK	Revolving	11/1999	Closed	05/15/2003	\$1,148			
Transactional Relationship: Individual								
Trade Category: Bank Credit Cards								
Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12								
Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST								
Payment Indicator (current month 05/2003): Chapter 7, 11, or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)								
24 Month Payment History Click here for legend								
Apr 03	Mar 03	Feb 03	Jan 03	Dec 02	Nov 02	Oct 02	Sep 02	Aug 02
03	03	03	03	02	02	02	02	02
-	-	-	-	C	C	C	C	C

Business Owner Profile - EVELYN ARPE

2/7

Sample Business Owner Profile report

12 24-month payment history
Graphical representation of payment history. The key for the numbers or letters in each box is at the end of the report.

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Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
WASH MUTUAL/PROVIDIAN	Revolving	10/2001	Closed	01/21/2005	\$1,240			
Credit Limit: \$1,182 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 Special Comments: ACCOUNT TRANSFERRED TO ANOTHER LENDER Payment Indicator (current month 01/2005): Chapter 7, 11, or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)								
24 Month Payment History Click here for legend								
Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
04	04	04	04	04	04	04	04	04
-	B	-	-	-	-	-	-	-
Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
04	04	04	03	03	03	03	03	03
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Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
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03	03	03	03	03	03	03	03	03
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May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep

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Key to understanding the numbers and letters in the 24-month payment history box. The key includes the following:

- 1 = 30 days past due
- 2 = 60 days past due
- 3 = 90 days past due
- 4 = 120 days past due
- 5 = 150 days past due
- 6 = 180 days past due
- 7 = Chapter 13 bankruptcy
- 8 = Foreclosure proceeding
- 9 = Collections, charge-off or bankruptcy
- B = Account condition change, payment code not applicable
- C = Current
- 0 = Current with zero balance — update received
- N = Current account/zero balance, no update received
- - = No history reported for that month
- Green blank = No history maintained

24 Month Payment History																						Click here for legend	
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
97	97	97	97	96	96	96	96	96	96	96	96	96	96	96	96	95	95	95	95	95	95	95	95
N	N	N	N	N	N	N	N	N	-	N	N	N	N	-	N	N	N	-	N	N	N	N	N

- | | | |
|--|---|--|
| 1 30 days past the due date | 2 60 days past the due date | 3 90 days past the due date |
| 4 120 days past the due date | 5 150 days past the due date | 6 180 days past the due date |
| 7 Chapter 13 Bankruptcy (Petitioned, discharged, Reaffirmation of debt rescinded) | 8 Foreclosure, voluntary surrender or repossession | 9 Collections, charge-off or bankruptcy |
| B Account condition change, payment code not applicable | C Current | 0 Current with zero balance - update received |
| N Current account/Zero balance - no update received | - No history reported for that month | ■ No history maintained; see payment status comment |

Experian prides itself on the depth and accuracy of the data maintained on our Databases. Reporting your customer's payment behavior to Experian will further strengthen and enhance the power of the information available for making sound credit decisions.... Give credit where credit is due. Call 1-800-520-1221, option #4 for more information.

1 of 1 report

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Legal guidelines

In today's business credit community, it is common to review an individual's personal credit history when you are relying on that individual's creditworthiness to support your commercial credit decision. This practice is permissible and widely recognized as a sound method for determining the creditworthiness of small businesses.

Using consumer credit information for business purposes

According to the Federal Trade Commission (FTC), the federal Fair Credit Reporting Act (FCRA) applies when a consumer credit reporting agency, such as Experian, furnishes information from its database on an individual business proprietor. The FCRA permits Experian to furnish such information to a person Experian has reason to believe intends to use the information in conjunction with a commercial credit transaction involving the consumer on whom the information is to be furnished and/or involving the extension of commercial credit to, review of or collection of, an account of the consumer.

Consistent with the FTC's position, you may access a Business Owner Profile on the following:

- The owner of an unincorporated business
- General partners
- Individuals who have guaranteed, in writing, the business obligation
- Individuals who have provided you with written authorization approving your review of their personal credit history

When a consumer statement appears on a credit record Experian is required to return a Small Business IntelliscoreSM in addition to the Business Owner Profile.

Use limitations

Generally, you may not obtain a Business Owner Profile unless you have a permissible purpose under the FCRA. Specifically, except as outlined previously, you may not obtain a Business Owner Profile in the following circumstances:

- You may not obtain a Business Owner Profile on an employee of a company you are researching.
- You may not obtain a Business Owner Profile on yourself, your coworkers, friends, family or acquaintances for personal, family or household purposes.
- You may not obtain a Business Owner Profile to prescreen a prospective customer who has not already requested the formation of a credit relationship. If a potential customer has not approached you with the intention of doing business involving the extension of credit (or otherwise given you written authorization), the necessary relationship has not been established.

You do not need to obtain the consent of the business proprietor before obtaining a Business Owner Profile if you are ordering the report for a "permissible purpose." However, obtaining the written authorization from the principal (and providing evidence of such to Experian) is itself a permissible purpose for ordering a Business Owner Profile.

Notification to principal

As noted, it is the FTC's position that information drawn from a consumer report file retains its character as a consumer report, even if furnished in connection with a commercial credit transaction. Therefore, credit grantors should provide notice to the applicant that the information contained in the Business Owner Profile was the reason for a commercial credit declination. Credit grantors often turn to their consumer loan departments for assistance. In addition, notice obligations may exist under Regulation B of the Equal Credit Opportunity Act. Credit grantors should consult their legal counsel with respect to all required notices.

Experian® protects consumer credit files

Business Owner Profile inquiries will appear on the individual's Experian consumer credit report and will include your business name and address. Experian® identifies its Business Owner Profile inquiries as business inquiries so that consumer credit grantors can plainly see that the Business Owner Profile inquiries are unrelated to the subject's consumer credit activity.

Requesting a copy of your Consumer Credit Report from Experian

If you would like a copy of your own credit report, you must make a request in writing. Your request must include your full name with middle initial and generation (if applicable), your spouse's name (if applicable), your current address and each previous address with ZIP Code™ for the last five years, your Social Security number and your year of birth. You also must provide verification of your name and current address by enclosing one of the following items: photocopy of driver's license with current address, utility bill or a statement from a major creditor. Sign your request and mail it to:

Experian Consumer Credit Report
PO Box 2104
Allen, TX 75013-0949

If you have been denied credit, insurance, employment or a rental opportunity within 60 days of your request, this report will be provided at no charge. In this case, enclose a copy of the declination letter from the credit grantor. If you have not been denied credit within 60 days of your request, there will be a fee, which varies by state.

To resolve a dispute on Experian's consumer credit report, please contact Experian's National Consumer Assistance Center at 888 397 3742.



**To find out more about Business Owner
Profiles, contact Chuck Hollinger or call
888-512-4879 x 111.**

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