

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.

Small can be big. Just look at the percentages. Today, small businesses make up 90 percent of all U.S. companies, with 70 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.* Many proprietors have an extensive and positive consumer profile, which can help you confidently approve loans for small businesses.

Nonetheless, doing business with smaller companies can still be risky if you don't know where to look for the information you need to make sound, reliable credit decisions. Now you do. Just look for Business Owner Profile.



* Source: 1994 Entrepreneurship and Dynamic Capitalism study

Business Owner Profile

20 million small to midsize businesses



190 million consumers



U.S. consumer and commercial marketplace

The first 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 net worth to meet business obligations.

If a proprietor takes out a loan against the equity in his or her home, 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 Experian's 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
- For most companies, 80 percent of their customers can be classified as small businesses

Business Owner Link

- Business Owner Link from Experian automatically connects the credit histories of business owners to the credit histories of their businesses, making it easier for you to access Business Owner Profile on small-business accounts
- When you access a Business Profile, Experian® will list the name of the owner(s) underneath the business' name on the inquiry screen; you then have the option to select a Business Owner Profile on one or more of the owners

13,400 publicly held corporations



70 percent – sole proprietors
20 percent – private corporations
10 percent – partnerships

Source: *Statistical Abstract of the United States*

Sample Business Owner Profile report



Business Owner Profile

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PRINCIPAL NAME/ADDRESS	BUSINESS NAME/ADDRESS	EMPLOYED NAME/ADDRESS
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BARBARA A. TEST CASE 101 MAIN STREET LOS ANGELES CA 90023	1 CROCKER INDUSTRIES 100 MAIN STREET PHOENIX AZ 85032	ALTEC LANSING 714 ELM AVENUE ENCINO CA 91537 LAST UPDATE 11-99
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2 PROPRIETOR'S EXECUTIVE SUMMARY

BARBARA A. TEST CASE WAS BORN IN 1946 AND OWNS REAL ESTATE WITH A MORTGAGE OF \$71,070.

3 RISK PROFILE THE CHANCE OF BARBARA A. TEST CASE ENTERING SERIOUSLY DEROGATORY STATUS WITHIN 2 YEARS IS 52.1%.

4 RISK RANGES BASED ON CHANCE OF ENTERING DEROGATORY STATUS:

	50% OF ALL PROPRIETORS HAVE A	0% - 3% CHANCE
	35% OF ALL PROPRIETORS HAVE A	3.1% - 20% CHANCE
THIS PROPRIETOR'S RANGE==>	15% OF ALL PROPRIETORS HAVE A	20.1% - 100% CHANCE

5 THE MAJOR CHARACTERISTICS USED TO DETERMINE A DEROGATORY STATUS FOR BARBARA A. TEST CASE ARE:

1. PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS.
2. NUMBER OF RECENT DELINQUENCIES.
3. REVOLVING ACCOUNTS WITH HIGH BALANCE-TO-LIMIT RATIOS.
4. PRESENCE OF NON-SATISFACTORY RATINGS ON REVOLVING ACCOUNTS.

6 CREDIT PAYMENT PROFILE:

MONTHLY PAYMENTS	:	\$1,656
% CURRENT OF MONTHLY PAYMENTS	:	61%
PAST DUE PAYMENTS	:	\$1,050
TOTAL BALANCE OUTSTANDING	:	\$97,601
LARGEST BALANCE OUTSTANDING	:	\$69,474

7 CURRENT CREDIT PROFILE:

INSTALLMENT LOAN BALANCE	:	\$24,430	ON	3	ACCOUNT(S)
REAL ESTATE LOAN BALANCE	:	\$69,474	ON	1	ACCOUNT(S)
REVOLVING CHARGE BALANCE	:	\$2,500	ON	1	ACCOUNT(S)
REVOLVING CREDIT AVAILABLE	:	55%			

1 Identifying information

- Name and home address of the proprietor (the name and address on which you originally tried to obtain the Business Owner Profile)
- Name and location of the proprietor's business
- Name and address of the proprietor's current employer (if he or she has other employment) or the proprietor's last employer

2 Proprietor's executive summary

Provides summary data for a quick overview of key elements of the proprietor's credit risk profile, including year of birth and real-estate information.

3 Individual risk profile

Based on Experian's National Risk Model, predicts the chance of the proprietor entering seriously derogatory status within two years. Additional information on National Risk Model is located near the end of this product sheet.

4 General risk guidelines

Classifies all proprietors into one of three risk ranges and identifies the risk range of the proprietor you inquired upon based on his or her chance of entering derogatory status within the next two years.

5 Major characteristics

Used to determine the probability percentage of the proprietor becoming derogatory within two years.

6 Credit payment profile

A summary of the proprietor's current payment performance, including monthly payments, percent current, past-due payments, total balance outstanding and largest balance outstanding.

7 Current credit profile

A summary of the proprietor's loan obligations, including balances for installment loans, real-estate loans, revolving credit and charges, and pending balloon payments.

8 Account profile

A summary of accounts and their delinquent status in the following categories: negative, positive and neutral.

9 Negative account profile

A summary of account status based on a number of categories, including delinquent accounts, accounts in foreclosure status and accounts turned over to collection agencies.

10 Positive account profile

(see next page)

A summary of account status based on a number of categories, including open or closed accounts in good standing and accounts that are paid satisfactorily.

11 Neutral account profile

(see next page)

A summary of account status based on a number of categories, including closed inactive accounts, previously closed accounts now in good standing and current accounts that have been 30 to 60 days past due one time.



Business Owner Profile

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PROPRIETOR'S EXECUTIVE SUMMARY (CONTINUED)

8 ACCOUNT PROFILE:

	NEGATIVE	POSITIVE	NEUTRAL	TOTAL	
ACCOUNT CATEGORIES:	3	1	1	5	ACCOUNTS
DELINQUENT STATUS:	30 DAYS	60 DAYS	90+ DAYS	TOTAL	
CURRENT	1	0	1	2	ACCOUNTS
PREVIOUS	2	1	0	3	ACCOUNTS

CURRENTLY DELINQUENT : 2 INSTALLMENT LOAN(S), TOTAL BALANCE \$15,100
IN DISPUTE : 0 ACCOUNT(S)
OPENED IN LAST 6 MONTHS : 1 ACCOUNT(S)
OLDEST ACCOUNT : OPENED 03-95

2 PUBLIC RECORD ITEM(S):

FEDERAL TAX LIEN ON 01-30-98 FOR \$8,700.
JUDGMENT SATISFIED ON 08-19-96 FOR \$1,200.

9 NEGATIVE ACCOUNT PROFILE

BANK (FIRST BANK USA)

DATE REPORTED : 07-00 DATE OPENED : 01-97
ORIGINAL LOAN AMOUNT : \$25,000 BALANCE AS OF 07-05-00 : \$9,700
MONTHLY PAYMENT : \$ 450 AMOUNT PAST DUE : \$ 820
DATE OF LAST PAYMENT : 04-14-00
TRANSACTION RELATIONSHIP : INDIVIDUAL

STATUS: ACCOUNT 90 DAYS PAST DUE, WAS DELINQUENT 60 DAYS THREE TIMES SINCE ACCOUNT WAS OPENED ON AUTO LOAN FOR \$25,000.

BANK (NATIONAL BANK & TRUST)

DATE REPORTED : 06-00 DATE OPENED : 11-98
ORIGINAL LOAN AMOUNT : \$10,000 BALANCE AS OF 06-04-99 : \$5,400
MONTHLY PAYMENT : \$ 250 AMOUNT PAST DUE : \$ 230
DATE OF LAST PAYMENT : 05-03-00
TRANSACTION RELATIONSHIP : JOINT ACCOUNT - CONTRACTUAL RESPONSIBILITY

STATUS: ACCOUNT IS 30 DAYS LATE, WAS DELINQUENT 30 DAYS FOUR TIMES SINCE ACCOUNT WAS OPENED ON UNDESIGNATED TYPE OF LOAN FOR \$10,000.
MOST RECENT DELINQUENCIES: APRIL AND MAY 1998

BANK CARD (NCB LTD)

DATE REPORTED : 11-99 DATE OPENED : 01-98
HISTORICAL HIGH BALANCE : \$4,860 BALANCE AS OF 11-99 : \$2,500
TRANSACTION RELATIONSHIP : INDIVIDUAL

STATUS: ACCOUNT ASSIGNED TO ATTORNEY OR COLLECTION AGENCY ON 1-MONTH-REV CHARGE ACCOUNT.

CONTINUED

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Sample Business Owner Profile report



Business Owner Profile

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10 POSITIVE ACCOUNT PROFILE

SAVING/LOAN (SUNFIELD SAVINGS)

DATE REPORTED	: 09-00	DATE OPENED	: 04-00
ORIGINAL LOAN AMOUNT	: \$71,070	BALANCE AS OF 08-25-98	: \$69,474
DATE OF LAST PAYMENT	: 08-15-00		
TRANSACTION RELATIONSHIP	: JOINT ACCOUNT - CONTRACTUAL RESPONSIBILITY		

STATUS: CURRENT ACCOUNT ON 360-MONTH FHA REAL ESTATE LOAN FOR \$71,070.

11 NEUTRAL ACCOUNT PROFILE

LOAN FINANCE (MUTUAL FINANCE CORP)

DATE REPORTED	: 08-00	DATE OPENED	: 08-98
ORIGINAL LOAN AMOUNT	: \$13,000	BALANCE AS OF 10-04-98	: \$9,330
MONTHLY PAYMENT	: \$956	DATE OF LAST PAYMENT	: 07-22-00
TRANSACTION RELATIONSHIP	: JOINT ACCOUNT - CONTRACTUAL RESPONSIBILITY		

STATUS: ACCOUNT IS CURRENT, BUT WAS DELINQUENT 30 DAYS ON 60-MONTH SECURED LOAN FOR \$13,000.

13 PUBLIC RECORD PROFILE

FEDERAL TAX LIEN		DATE FILED: 01-30-00
AMOUNT: \$8,700		REFERENCE NUMBER: 1120310
		COURT: SEC OF STATE CA

JUDGMENT SATISFIED		DATE FILED: 08-19-98
AMOUNT: \$1,200		REFERENCE NUMBER: 0705853
PLAINTIFF: ALLIED CO.		COURT: LONG BEACH MUN CT
COMMENT: PAYING UNDER A PARTIAL AGREEMENT		

14 INQUIRIES

BANK - LONESTAR BANK	DATE OF INQUIRY: 07-09-00
INQUIRY MADE ON A 1 YEAR LOAN FOR \$10,000.	
FILE VARIATION REFERENCE 1	

CREDIT UNION - FAMILY CREDIT UNION
INQUIRY MADE FOR A LOAN FOR \$4,000.

15 CONSUMER STATEMENT

FICTITIOUS FILE - FOR TESTING ONLY - NOT TO BE USED FOR CREDIT GRANTING PURPOSES

16 FILE VARIATION REFERENCES

REFERENCE 1:
SS-123456789.

THE INFORMATION CONTAINED IN THIS BUSINESS OWNER PROFILE IS FURNISHED IN CONFIDENCE AND MUST BE USED EXCLUSIVELY FOR LEGITIMATE COMMERCIAL CREDIT PURPOSES. THE INFORMATION SHALL NOT BE REPRODUCED. NEITHER EXPERIAN INFORMATION SOLUTIONS, INC., NOR ITS SOURCES OR DISTRIBUTORS WARRANT SUCH INFORMATION NOR SHALL THEY BE LIABLE FOR YOUR USE OR RELIANCE UPON IT.

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END BUSINESS OWNER PROFILE

12 Tradelines

Each tradeline may include:

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

13 Public record profile

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.

14 Inquiry section

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

15 Consumer statement

Disputes and supplemental data related to transactional information.

16 File variation references

To inform you that Experian has located additional information under different identifiers than those used in the inquiry. The file variation reference number under proprietor's tradelines, public record information or inquiries can be matched to the file variation reference section at the end of the report.

Business Profile matrix

The matrix below is designed to assist you in analyzing Business Owner Profile and Business Profile cooperatively. The matrix examines the two elements that help you determine a customer's risk factor and his or her chance of entering seriously derogatory status within two years:

- 1 Customer's average Days Beyond Terms (DBT) from Business Profile
- 2 Customer's probability percentage, from Business Owner Profile, which determines his or her chance of entering a seriously derogatory status within two years

		Low (0%–3%)**	Medium (3.1%–20%)**	High (20.1%–100%)**
		Proprietor's risk percentage		
Business' debt	Low (DBT ≤ 15) B*	<ul style="list-style-type: none"> • Best customer potential. Demonstrates willingness and ability to pay. • Suggested actions : <ul style="list-style-type: none"> - Quick order turnaround - Offer higher credit limits 	<ul style="list-style-type: none"> • Good to fair customer potential. Check payment trends. • Suggested actions: <ul style="list-style-type: none"> - Offer standard terms - Monitor periodically 	<ul style="list-style-type: none"> • Moderate to significant credit risk. Check Business Owner Profile payment information and credit history. • Suggested actions: <ul style="list-style-type: none"> - Monitor regularly - Shorten term period and increase late penalty - Investigate other principals
	Medium (DBT ≥ 16 ≤ 50) B*	<ul style="list-style-type: none"> • Acceptable to moderate credit risk. Check business payment trends and any public record information. • Suggested actions: <ul style="list-style-type: none"> - Monitor regularly - Shorten term period or increase late penalty 	<ul style="list-style-type: none"> • Uncertain credit risk. Check payment trends, public record information and types of UCC collateral. • Suggested actions: <ul style="list-style-type: none"> - Monitor regularly - Shorten term period and increase late penalty - Request a deposit or a financial statement 	<ul style="list-style-type: none"> • Significant credit risk. Check business payment trends and any public record information and Business Owner Profile. • Suggested actions: <ul style="list-style-type: none"> - Monitor regularly - Request deposit or c.o.d. - Shorten term period and increase late penalty
	High (DBT ≥ 51) B*	<ul style="list-style-type: none"> • Significant credit risk. Check business payment trends and any public record information. • Suggested actions: <ul style="list-style-type: none"> - Monitor regularly - Request deposit or c.o.d. - Shorten term period or increase late penalty 	<ul style="list-style-type: none"> • Significant credit risk. Check business payment trends and any public record information. • Suggested actions: <ul style="list-style-type: none"> - Monitor regularly - Request deposit or c.o.d. - Shorten term period or increase late penalty 	<ul style="list-style-type: none"> • Most significant credit risk • Suggested action: <ul style="list-style-type: none"> - Accept c.o.d. or certified checks only

* The DBT is the average number of days late a business pays its credit obligations beyond the terms set by the supplier.

** The risk percentage indicates the chance of a proprietor's account entering a seriously derogatory status within two years, as determined by Experian's National Risk Model.

■ Businesses that fall into these boxes are significant credit risks.

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

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 the Equal Credit Opportunity Act and Regulation B. 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 first name (if applicable), your current and previous addresses with ZIP codes 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
P.O. Box 949
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 800 422 4879.



Experian's National Risk Model

What is Experian's National Risk Model?

It is a powerful tool to help you predict the potential risk of seriously derogatory behavior for consumers. This prediction is represented on Business Owner Profile as the proprietor's chance of "entering a seriously derogatory status."

The model is based on a randomly selected sample of 2 million consumer accounts representing both good and bad credit profiles from Experian's consumer information database. The model uses a numerical score to indicate the likelihood that an account will become seriously delinquent in the next 24 months. Derogatory credit behavior is defined as those accounts that have developed into collection accounts, repossessions, charge-offs, foreclosures or bankruptcies.

Major characteristics used to determine derogatory status

Experian identified 70 credit characteristics that are the most significant in predicting whether an account will enter seriously derogatory status. Compiled from data on the Credit Profile Report from Experian, they include such elements as payment information, public record information, installment versus revolving debt, etc. The National Risk Model, as represented on the Business Owner Profile, provides up to four major characteristics that indicate which predictive elements have the most negative influence on the score (i.e., cause the score to be higher).

Interpreting the score and percentage

The National Risk Model's score translates directly into statistical probability. For example, a score of 10 indicates that there is a 10 percent chance that at least one tradeline will become seriously delinquent. The lower the score, the lower the risk.

The National Risk Model, the probability percentages and the major characteristics associated with the risk score should be used only as guidelines. You may identify different percentages to represent different risks.

A National Risk Model score may not be available when:

- The report contains more than 100 subscriber trade and inquiry transactions
- The report does not contain a transaction that has:
 - a date opened more than six months
 - a balance date within the past six months

Glossary

Glossary of public record items

AKA — also known as

BK7-FILE — voluntary or involuntary petition in Chapter 7 Bankruptcy (liquidation) filed

BK7-DISC — voluntary or involuntary petition in Chapter 7 Bankruptcy (liquidation) discharged

BK7-DISM — voluntary or involuntary petition in Chapter 7 Bankruptcy (liquidation) dismissed

BK11-FILE — voluntary or involuntary petition in Chapter 11 Bankruptcy (reorganization) filed

BK11-DISC — voluntary or involuntary petition in Chapter 11 Bankruptcy (reorganization) discharged

BK11-DISM — voluntary or involuntary petition in Chapter 11 Bankruptcy (reorganization) dismissed

BK12-FILE — filed petition in Chapter 12 Bankruptcy (adjustment of debt — family farmer)

BK12-DISC — discharged after completion petition in Chapter 12 Bankruptcy (adjustment of debt — family farmer)

BK12-DISM — dismissed petition in Chapter 12 Bankruptcy (adjustment of debt — family farmer)

BK13-FILE — filed petition in Chapter 13 Bankruptcy (adjustment of debt)

BK13-DISM — dismissed petition in Chapter 13 Bankruptcy (adjustment of debt)

BK13-COMP — completed petition in Chapter 13 Bankruptcy (adjustment of debt of an individual with regular income)

CITY TX LN — city tax lien

CITY TX REL — city tax lien released

CO TAX LN — county tax lien

CO TAX REL — county tax lien released

FED TAX LN — federal tax lien

FED TX REL — federal tax lien released

JUDGMENT — judgment

JUDGMT SAT — judgment satisfied

JUDGSATVAC — judgment vacated either before or after it has been satisfied

STAT TX LN — state tax lien

STA TX REL — state tax lien released

SUIT — suit

SUIT DISMD — suit dismissed or discontinued

WAGE ASSIGN — wage assignment

W/A RELEASE — wage assignment released

Business categories

Following is a list of business categories and industries that may appear in the Account Profile section of the Business Owner Profile:

- Bank
- Bank credit card
- Credit union
- Finance
- Retail
- Savings and loan
- Service and professional (car dealers, property rentals, hospitals, public utilities, doctors' offices, dentists' offices, collection agencies)

Glossary of major characteristics

Too few accounts now current

Recent inquiries

Presence of derogatory public record information

Number of credit inquiries

Balances on revolving accounts

Presence of derogatory accounts

Presence of nonsatisfactory ratings on recently opened accounts or lack of new accounts

Presence of nonsatisfactory ratings on accounts or lack of open accounts

Lack of credit available on revolving accounts

Revolving accounts with high balance-to-limit ratios

Presence of nonsatisfactory ratings on revolving bank accounts or lack of revolving bank account

Number of revolving bank accounts

Number of recently opened retail accounts

Number of service and professional accounts (collection agency, medical and utility)

Lack of mortgage accounts

Presence of nonsatisfactory ratings on mortgage accounts or lack of mortgage accounts

Lack of open retail accounts

Number of recent delinquencies

Average age of accounts

Credit limits on revolving bank accounts

Existing balances on retail accounts

Credit limits on finance accounts

Existing balances on mortgage accounts or lack of mortgage accounts

Delinquency on retail accounts

Delinquency on finance accounts

Number of installment loans

Balance-to-limit ratios on accounts

Credit available on satisfactory revolving bank accounts or lack of satisfactory revolving bank accounts

Percentage of revolving accounts

Presence of nonsatisfactory ratings on installment loans

Presence of nonsatisfactory ratings on revolving accounts

Credit limits on accounts

Time since youngest account opened

Delinquency on mortgage accounts

Delinquency on bank installment loans

Lack of open revolving accounts

Existing balances on accounts

No adverse action codes (displays only if no other source factor code is generated)

Transaction relationship

This category identifies the legal relationship the proprietor has to his or her accounts.

- **Authorized user — joint account:** This individual has use of this joint account for which another individual has contractual responsibility.
- **Co-maker:** This individual has guaranteed this account and assumes responsibility should the maker default.
- **Individual:** This is the only person associated with this account.
- **Joint account:** This individual participates in this account. The association cannot be distinguished between joint account — contractual responsibility or authorized user.
- **Joint account — contractual responsibility:** This individual is expressly obligated to repay all debts arising on the account by reason of having signed an agreement to that effect. There are others associated with this account who may or may not have contractual responsibility.
- **Maker:** This individual is responsible for this account, which is guaranteed by a co-maker.
- **On behalf of:** This individual has signed an application to secure credit for another individual, other than a spouse.
- **Undesignated:** Reported by Experian.

Glossary of terms

Monthly payments: The combined total of scheduled and estimated monthly payments owed by the proprietor.

Percent Current of monthly payments: The percentage of the total amount owed by the proprietor that is current. For example, if the Percent Current is 70 percent, then 30 percent of what the proprietor owes is past due. If the Percent Current is 100 percent, then there is no past due amount.

Past-due payments: Total dollar amount of payments past due.

Total balance outstanding: The total amount of outstanding installment balance, real-estate balance and revolving balance.

Largest balance outstanding: The highest outstanding amount among all accounts.

Installment loan balance: Total installment loan account balance owed by proprietor.

Real-estate loan balance: Total real-estate loan account balance owed by proprietor.

Revolving credit available: Total percentage of revolving credit still available to the proprietor.

Pending balloon payment: Balloon payment amount and due date(s).

Date reported: Date the tradeline was reported by the contributor.

Date opened: Date the account was opened.

To find out more about Business
Owner Profile, contact BizCreditReports
at 888-512-4879.

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BizCreditReports
304 E Church Street
Killeen, TX 76541
888-512-4879

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