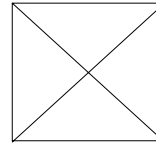


Red Flag Compliance

Pursuant to your company's Identity Theft Protection Program, the following Red Flag indicators shown below may necessitate further required action(s).



Red Flag Indicators:

Results:

[Identity Theft Worksheet](#)

OFAC/PLC LIST CHECK	NO MATCH FOUND
TRADE LINES	0 New Tradelines in the past 30 days
INQUIRIES	0 New Inquiries in the past 30 days
ADDRESS	Reported via A/R tape, but different from inquiry
FRAUD ALERT	FROM 06-01-09 INQ COUNT FOR SSN=0 FROM 06-01-09 INQ COUNT FOR ADDRESS=0 INPUT SSN ISSUED 1955-1957 INQUIRY/ONFILE CURRENT ADDRESS CONFLICT
SSN CHECK/MESSAGES	0084 SSN MATCHES
CONSUMER STATEMENT	NONE

EXPERIAN Credit Profile Report

EXPERIAN

701 Experian Parkway P.O.Box 2002

Allen, TX 75013-0036

1-888-397-3742

Date Reported: 9/10/2009

Personal Information

Name:	JOHN SCUDIERO	Date of Birth:	1959
Address:	2535 BOARDWALK BLVD APT B HOFFMAN ESTATES IL 601943773		
Reported On:	5/1/2008; Reported via A/R tape, but different from inquiry		
Last Updated Date:	6/1/2009 (0)	Last Subcode:	2310220
Address:	332 50 2656 APO NEW YORK NY 09698		
Reported On:	9/1/2008; Reported via A/R tape, but different from inquiry		
Last Updated Date:	9/1/2008 (0)	Last Subcode:	
Address:	2543 BOARDWALK BLVD HOFFMAN ESTATES IL 601944715		
Reported On:	8/1/1997; Reported via A/R tape, but different from inquiry		
Last Updated Date:	7/1/2008 (0)	Last Subcode:	
AKA	SSN		
G SCHLESINGER SCUDIERO			
J G JOSEPH			

Report Summary

Total # of Trades:	27	30 Days:	4	Accounts Balance:	\$601,804
Current Trades:	23	60 Days:	3	Mnthly Payment:	\$1,541
Unrated Trades:	N/A	90+ Days:	0	Credit Limit:	\$147,659
Curr Neg Trades:	0	Inquiries:	9	High Credit:	\$2,618,898
Hist Neg Trades:	4	Inq. last 6 mnths:	0	Total Real Est. Bal.:	\$561,441
No. of Accts Paid:	15	Public Records:	0	Total Rev. Bal.:	\$24,744
Curr Past Due:	N/A	Collections:	0	Tot. Installment Bal.:	\$15,619
Amount Past Due:	\$0	Oldest Trade:	2/1/1990	Available %:	52

Scorecards

Scorecard:	Experian/Fair Isaac Auto Loan Model V2
Score:	729
Reasons:	(10)

(11)
(18)
(14)

Trade Lines

<u>Firm Name/ID</u>	<u>Opened</u>	<u>Credit Limit</u>	<u>Balance</u>	<u>MoPmnt</u>	<u>30</u>	<u>60</u>	<u>90</u>
<u>Account Number</u>	<u>Reported</u>	<u>High Credit</u>	<u>Past Due</u>	<u>MoRep</u>	<u>Pattern</u>		
<u>KOB</u>	<u>Acct. Type</u>	<u>Chargeoff</u>	<u>Orig. Amt.</u>	<u>Date Closed</u>			
<u>Status</u>		<u>Lst. Paymnt.</u>	<u>Closed Ind</u>	<u>Owner</u>	<u>Terms</u>		
<u>Phone #</u>							
MTGE SVC CTR/1994418	9/1/2008	-	-	-	0	0	0
172000001363055	11/27/2008	\$567,000	-	2	BC		
Bank (Conventional Real Estate Loan, Including Purchase Money First)	Installment	-	567000	-			
(05)Account transferred to another office.		11/7/2008	closed	Joint Account	360		
(51)Account closed due to transfer							
AMCORE MORTGAGE, INC/2120410	6/1/2006	-	-	-	0	0	0
54148	2/3/2007	\$364,000	-	8	BCCCCC		
Bank (Conventional Real Estate Loan, Including Purchase Money First)	Installment	-	364000	-			
(05)Account transferred to another office.		-	closed	Joint Account	180		
AMCORE MORTGAGE, INC/2120410	10/1/2001	-	-	-	0	0	0
18479	7/4/2006	\$350,000	-	58	BCCCCCCCCCCC		
Bank (Conventional Real Estate Loan, Including Purchase Money First)	Installment	-	350000	-	CCCCCCCCCCC		
(05)Account transferred to another office.		-	closed	Joint Account	360		
SHELL/CITI/1232910	4/1/1997	\$1,200	-	-	2	1	0
	12/9/2005	\$951	-	19	BCCCCCCCC21C		
Bank (Credit Card, Terms REV)	Revolving	-	-	-	C1CCCC		
(56)Paid account/was delinquent 60 days past due date.		-	closed	Individual	Revolving		
(19)Credit line closed-consumer request-reported by subscriber							
DISCOVER FIN SVCS LLC/3276502	2/1/2004	\$15,000	-	-	1	0	0
	2/16/2006	\$15,622	-	25	B000000CCCCC		
Bank (Credit Card, Terms REV)	Revolving	-	-	-	CCCCC1CCCC		
(51)Paid account/was 30 days past due date.		-	closed	Individual	CC		
(19)Credit line closed-consumer request-reported by subscriber					Revolving		
AMCORE BANK N A/2103519	6/1/2006	-	-	-	0	0	0
54148	5/13/2009	\$364,000	-	21	BCCCCCCCCCCC		
All (Conventional Real Estate Loan, Including Purchase Money First)	Installment	-	364000	-	CCCCCCC		
(12)Account/paid satisfactorily.		4/13/2009	closed	Joint Account	180		
HEALTHCARE ASSOC CR UN/2738825	12/1/2007	\$40,000	-	-	0	0	0
	7/1/2008	\$40,000	-	7	BCCCCC		
Credit (Credit Line Secured, Revolving)	Revolving	-	-	-			
(12)Account/paid satisfactorily.		-	closed	Joint Account	Revolving		
HEALTHCARE ASSOC CR UN/2738825	10/1/2006	\$25,001	-	-	0	0	0
	1/2/2008	\$24,924	-	15	BCCCCCCCCCCC		
Credit (Credit Line Secured, Revolving)	Revolving	-	-	-	CC		
(12)Account/paid satisfactorily.		-	closed	Joint Account	Revolving		
HEALTHCARE ASSOC CR UN/2738825	10/1/2005	-	-	-	0	0	0
0000000060875605	9/9/2007	\$27,000	-	23	BCCCCCCCCCCC		
Credit (Auto Loan)	Installment	-	27000	-	CCCCCCCCC		

Credit (Auto Loan)	Installment	-	27000	-	CCCCCCCCCC
(12)Account/paid satisfactorily.	-	-	closed	Joint Account	48
<hr/>					
AMCORE BANK N A/2103519	5/1/2003	-	-	-	0 0 0
991427	6/28/2006	\$15,000	-	38	BCCCCCCCCCC
All (Real Estate Mortgage - With Or Without Other Collateral. Usually A Second Mortgage)	Installment	-	15000	-	CCCCCCCCCC
(12)Account/paid satisfactorily.	-	-	closed	Individual	CC 120
<hr/>					
FIRST USA BANK N A/1260958	7/1/2001	\$8,950	-	-	0 0 0
Bank (Credit Card, Terms REV)	4/6/2006	\$10,159	-	51	B0000CCCCCCC
	Revolving	-	-	-	CCCCCCCCCC
(12)Account/paid satisfactorily.	-	-	closed	Authorized User	CC Revolving
(19)Credit line closed-consumer request-reported by subscriber					
<hr/>					
MEADOWS CREDIT UNION/2730200	4/1/1993	\$7,211	-	-	0 0 0
	10/28/2002	\$7,206	-	99	BCCCCCCCCCC
Credit (Credit Card, Terms REV)	Revolving	-	-	-	CCCC-CCCC
(12)Account/paid satisfactorily.	-	-	closed	Individual	CC Revolving
<hr/>					
MEADOWS CREDIT UNION/2730200	1/1/2000	-	-	-	0 0 0
34056559757	10/28/2001	\$4,000	-	22	BCCCC-CCCC
Credit (Unsecured Loan)	Installment	-	4000	-	CCCCCCCC
(12)Account/paid satisfactorily.	-	-	closed	Signer	10
<hr/>					
BANK OF AMERICA/1880275	5/1/1997	-	-	-	0 0 0
1732000894547	9/28/2001	\$173,500	-	2	BC
Bank (Conventional Real Estate Loan, Including Purchase Money First)	Installment	-	173500	-	
(12)Account/paid satisfactorily.	-	-	closed	Joint Account	360
<hr/>					
MEADOWS CREDIT UNION/2730200	8/1/1997	-	-	-	0 0 0
34056559755	12/28/1999	\$11,425	-	29	BCCCCCCCCCC
Credit (Auto Loan)	Installment	-	11425	-	CCCCCCCCCC
(12)Account/paid satisfactorily.	-	-	closed	Signer	CC 10
<hr/>					
CAP ONE/1270246	2/1/2006	-	\$534	\$31	2 1 0
	7/11/2009	\$1,494	-	42	CCCCCCCCCC
Bank (Credit Card, Terms REV)	Revolving	-	-	-	CCCCCCCCCC
(37)Current account/was delinquent 60 days past due date.	6/11/2009	-	open	Individual	CC Revolving
<hr/>					
CHASE/3182310	1/1/2009	\$15,000	\$14,589	\$422	0 0 0
	8/14/2009	\$15,122	-	7	CCCCCC
Bank (Credit Card, Terms REV)	Revolving	-	-	-	
(11)This is an account in good standing.	7/26/2009	-	open	Authorized User	Revolving
<hr/>					
BANK OF AMERICA/1230206	7/1/2007	\$21,900	\$8,109	\$199	0 0 0
	8/11/2009	\$16,221	-	26	CCCCCCCCCC
Bank (Credit Card, Terms REV)	Revolving	-	-	-	CCCCCCCCCC
(11)This is an account in good standing.	7/5/2009	-	open	Authorized User	CC Revolving
<hr/>					
CHASE/3182310	6/1/1997	\$7,200	\$1,114	\$75	0 0 0
	8/5/2009	\$8,623	-	87	CCCCCCCCCC
Bank (Credit Card, Terms REV)	Revolving	-	-	-	CCCCCCCCCC
					CC

(11)This is an account in good standing.		7/1/2009	open	Joint Account	Revolving
GEMB/JCP/3321860	3/1/2003	\$200	\$0	-	0 0 0
	8/4/2009	-	-	76	000000000000
Complete (Revolving Charge Account)	Revolving	-	-	-	000000000000
(11)This is an account in good standing.		-	open	Joint Account	Revolving
CHITTENDEN MORTGAGE SE/2190250	9/1/2008	-	\$561,441	\$4,539	0 0 0
18130	8/3/2009	\$567,000	-	9	CCCCCCCC
All (Conventional Real Estate Loan, Including Purchase Money First)	Installment	-	567000	-	
(11)This is an account in good standing.		7/16/2009	open	Joint Account	360
HEALTHCARE ASSOC CR UN/2738825	7/1/2006	-	\$4,803	\$378	0 0 0
00000000060875606	7/28/2009	\$16,000	-	37	CCCCCCCCCCCC
Credit (Auto Loan)	Installment	-	16000	-	CCCCCCCCCCCC
(11)This is an account in good standing.		-	open	Joint Account	48
HEALTHCARE ASSOC CR UN/2738825	8/1/2007	-	\$10,816	\$436	0 0 0
00000000060875607	7/28/2009	\$18,371	-	24	CCCCCCCCCCCC
Credit (Auto Loan)	Installment	-	18371	-	CCCCCCCCCCCC
(11)This is an account in good standing.		-	open	Joint Account	48
GEMB/PEARLVISION/1235470	10/1/2006	\$2,000	\$0	-	0 0 0
	7/22/2009	-	-	33	000000000000
Bank (Revolving Charge Account)	Revolving	-	-	-	000000000000
(11)This is an account in good standing.		-	open	Joint Account	Revolving
BANK ONE NA/2122540	6/1/2004	\$997	\$398	-	1 2 0
	12/28/2005	\$1,059	-	19	CCCC221CCCC
All (Check Credit Or Line Of Credit)	Revolving	-	-	-	CCCCCB
(37)Current account/was delinquent 60 days past due date.		-	open	Joint Account	Revolving
FIRST USA BANK/1233910	2/1/1990	\$3,000	\$0	-	0 0 0
	11/27/1999	-	-	99	NNNNNNNNNN-N
Bank (Credit Card, Terms REV)	Revolving	-	-	-	NNNNNNNNNNNN
(11)This is an account in good standing.		-	open	Individual	Revolving
GEMB/JCP/3321860	12/1/1990	-	\$0	-	0 0 0
	11/25/1999	\$221	-	99	NNNNNNNNNNNN
Complete (Revolving Charge Account)	Revolving	-	-	-	NNNNNNNNNNNN
(11)This is an account in good standing.		11/20/1995	open	Authorized User	Revolving

Inquiries

Date	Subscriber Name	Subscriber #	Amount	Mkt.	SubMkt.	KOB	Phone #
10/15/2008	BANK OF AMERICA	BC1217350	Unknown amount			Bank Credit Cards	
8/25/2008	CHITTENDEN BANK/FHLMC	FM1994491	Unknown amount			Mortgage Companies	
7/8/2008	CBCINNOVIS	FR0970159	Unknown amount			Mortgage Reporters	
7/8/2008	CHITTENDEN BANK/FHLMC	FM1994491	Unknown amount			Mortgage Companies	
6/28/2008	LANDSAFECREDFR	3970658	Unknown amount			Mortgage Reporters	
.....	BIRCHWOOD			Mortgage	

6/9/2008	----- CREDIT SERV	FR1903485	Unknown amount	----- Reporters
6/1/2008	CBCINNOVIS	FR0970159	Unknown amount	Mortgage Reporters
12/21/2007	SIRVA MORTGAGE INC/FHL	FB7994835	Unknown amount	Mortgage Brokers
12/5/2007	CBCINNOVIS	FR0970211	Unknown amount	Mortgage Reporters

Warning Messages

FACS+ Message: Sub-segment data only

FACS+ SOCIAL COUNTER: Social has been used 0 times since 6/1/2009

FACS+ SOCIAL ERROR: Indicates that no error conditions occurred

FACS+ ADDRESS COUNTER: Address has been used 0 times since 6/1/2009

FACS+ ADDRESS ERROR: Indicates that no error conditions occurred

FACS+ POSSIBLE YEARS ISSUED SSN: 1955-1957

Inquiry/onfile current address conflict

0084 SSN MATCHES

Reported via A/R tape, but different from inquiry

Reported via A/R tape, but different from inquiry

Reported via A/R tape, but different from inquiry

OFAC Search results for: JOHN SCUDIERO

Date: Thursday 10th of September 2009 06:11:23 AM PACIFIC

Search results: **NO HIT**