

**APPENDIX A: EQUIFAX SAMPLE CREDIT REPORT**

**Personal Information**

**Personal Data**

Name: XXXX X XXXX  
SIN: XXXXXXXXX  
Date of Birth: 19XX-XX-XX

**Other Names:**

Also Known as: XXXXXXXX XXXXXXXX XX

**Current Address**

Address: XX XXXXXXXXX XXX  
XXXXXXXXXX, XX

Date Reported: XXXX-XX XXX-XX

**Previous Address**

Address: XX XXXXXXXXX XXX  
XXXXXXXXXX, XX

Date Reported: XXXX-XX XXX-XX

**Current Employment**

Employer: XXXXXXXXXXXXXXXXXXXX  
Occupation: XXXXXXXX

**Previous Employment**

Employer: XXXXXXXX  
Occupation: XXXXXXXX  
Employer: XXXXXXXX  
Occupation: XXXXXXXXXXXXXXXX

**Special Services**

No Special Services Message

**Consumer Statement**

No Consumer Statement on File

**Credit Information**

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

Hoyes Michalos Editor Note: We have added explanatory commentary in [brackets]

CREDIT CARD CO [GOOD STANDING]

Phone Number: (###)###-####  
Account Number: XXX...###  
Association to Account: Individual  
Type of Account: Revolving  
Date Opened: XXXX-XX  
Status: Paid as agreed and up to date  
Months Reviewed: XX  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late  
Prior Paying History:  
Comments: Monthly payments  
Amount in h/c column is credit limit

High Credit/Credit Limit: \$####.##  
Payment Amount: \$#.##  
Balance: \$####.##  
Past Due: \$0.00  
Date of Last Activity: XXXX-XX  
Date Reported: XXXX-XX

CREDIT CARD CO [ACCOUNT CLOSED]

Phone Number: (###)###-####  
Account Number: XXX...###  
Association to Account: Individual  
Type of Account: Revolving  
Date Opened: XXXX-XX  
Status: Paid as agreed and up to date  
Months Reviewed: XX  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late  
Prior Paying History:  
Comments: Account Closed  
Account paid

High Credit/Credit Limit: \$####.##  
Payment Amount: Not Available  
Balance: \$0.00  
Past Due: \$0.00  
Date of Last Activity: XXXX-XX  
Date Reported: XXXX-XX

CREDIT CARD CO [IN COLLECTION]

Phone Number: (###)###-####  
Account Number: XXX...###  
Association to Account: Individual  
Type of Account: Revolving  
Date Opened: XXXX-XX  
Status: Bad debt, collection account or unable to locate  
Months Reviewed: XX  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late  
Prior Paying History: At least 120 days past due ( due date ) At least 120 days past due ( due date ) At least 120 days past due ( due date )  
Comments: Acct assigned to third party for collection  
Monthly payments

High Credit/Credit Limit: \$####.##  
Payment Amount: \$####.##  
Balance: \$####.##  
Past Due: \$####.##  
Date of Last Activity: XXXX-XX  
Date Reported: XXXX-XX

BANK LOAN [OVERDUE]

Phone Number: (###)###-####  
Account Number: XXX...###  
Association to Account:  
Type of Account: Installment  
Date Opened: XXXX-XX  
Status: Two payments past due  
Months Reviewed: XX  
Payment History: 01 payment 30 days late  
01 payment 60 days late  
No payment 90 days late  
Prior Paying History: One payment past due (due date)

High Credit/Credit Limit: \$#####.##  
Payment Amount: \$####.##  
Balance: \$#####.##  
Past Due: Not Available  
Date of Last Activity: XXXX-XX  
Date Reported: XXXX-XX

Comments: Monthly payments

CREDIT CARD CO [WRITTEN OFF]

Phone Number:	(###)###-####	High Credit/Credit Limit:	#####.##
Account Number:	XXX...###	Payment Amount:	#####.##
Association to Account:	Individual	Balance:	#####.##
Type of Account:	Revolving	Past Due:	#####.##
Date Opened:	XXXX-XX	Date of Last Activity:	XXXX-XX
Status:	Bad debt, collection account or unable to locate	Date Reported:	XXXX-XX
Months Reviewed:	XX		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	At least 120 days past due ( due date ) At least 120 days past due ( due date ) At least 120 days past due ( due date )		
Comments:	Written-off Transferred or sold		

CAR LOAN [GOOD STANDING]

Phone Number:	(###)###-####	High Credit/Credit Limit:	#####.##
Account Number:	XXX...###	Payment Amount:	\$.##
Association to Account:	Individual	Balance:	###.##
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	XXXX-XX	Date of Last Activity:	XXXX-XX
Status:	Paid as agreed and up to date	Date Reported:	XXXX-XX
Months Reviewed:	XX		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

LOAN [HISTORY LATE PAYMENTS - JOINT]

Phone Number:	(###)###-####	High Credit/Credit Limit:	#####.##
Account Number:	XXX...###	Payment Amount:	\$.##
Association to Account:	Joint	Balance:	#####.##
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	XXXX-XX	Date of Last Activity:	XXXX-XX
Status:	Paid as agreed and up to date	Date Reported:	XXXX-XX
Months Reviewed:	XX		
Payment History:	08 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (due date) One payment past due (due date) One payment past due (due date)		
Comments:	Account paid Auto		

FINANCE CO [ACCOUNT INCLUDED IN BANKRUPTCY]

Phone Number:	(###)###-####	High Credit/Credit Limit:	#####.##
Account Number:	XXX...###	Payment Amount:	#####.##
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	Not Available
Date Opened:	XXXX-XX	Date of Last Activity:	XXXX-XX
Status:	Bad debt, collection account or unable to locate	Date Reported:	XXXX-XX
Months Reviewed:	XX		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History: At least 120 days past due ( due date ) At least 120 days past due ( due date ) At least 120 days past due ( due date )  
Comments: Included in bankruptcy  
Monthly payments

[Creditors may incorrectly report accounts included in a consumer proposal as included in a bankruptcy. These should be corrected through dispute resolution]

## Credit History and Banking Information

A credit transaction will automatically purge from the system six (6) years from the date of last activity. All banking information (checking or saving account) will automatically purge from the system six (6) years from the date of registration.

No Banking information on file

## Public Records and Other Information

[This is where information regarding legal actions is reported]

### Bankruptcy

A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating "included in bankruptcy" and will purge six (6) years from the date of last activity.

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

When voluntary deposit – OPD – credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.

### Registered Consumer Proposal

When a registered consumer proposal is paid, it will automatically purge three (3) years from the date paid.

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

The above will automatically purge from the system six (6) years from the date filed.

Secured Loans

A secured loan will automatically purge from the system six (6) years from the date filed.  
(Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

### [EXAMPLE - HOW A BANKRUPTCY MAY BE REPORTED]

Bankruptcy  
Date Filed: 20xx-xx  
Name of Court: OFF SUP BKRPT  
Case Number and Trustee: ##### HOYES  
MICHALOS ASSO  
Assets: \$####.##  
Liabilities: \$####.##  
Type: Individual  
Filer: Subject  
Date Discharged:  
Comments: Disposition unknown

### [EXAMPLE – HOW A DISCHARGED BANKRUPTCY MAY BE REPORTED]

A discharged bankruptcy was filed on xx/xx in OFF SUP BKRPT. Case number and or Trustee: ##### HOYES MICHALOS ASSO.  
Liabilities: \$####. Assets: \$####. Item classification: Individual. The information is reported on the subject only. Date settled: xx/xx.

### [EXAMPLE - HOW A CONSUMER PROPOSAL MAY BE REPORTED]

A proposal to creditors was filed on xx/xx in OFF SUP BKRPT. Case number and or Trustee: ##### HOYES MICHALOS ASSO.  
Liabilities: \$####. Assets: \$####. Item classification: Individual. The information is reported on the subject only. Date settled: Unknown.  
Additional comments: Disposition unknown.

## Collection Accounts

A collection account under public records will automatically purge from the system six (6) years from the date of last activity.

### [EXAMPLE ACCOUNT IN COLLECTION]

PAYDAY LOAN COMPANY  
Date Assigned 20xx-xx Account Number: #####

Collection Agency: ABC Collection Co.  
Amount: \$xxx.xx  
Date of Last Payment: 20xx-xx  
Date Verified:  
Comments:

Reason:  
Balance Amount: \$xxx.xx  
Date Paid:

## Credit Inquiries to the File

The following inquiries were generated because the listed company requested a copy of your credit report. An Inquiry made by a Creditor will automatically purge three (3) years from the date of the inquiry. The system will keep a minimum of five (5) inquiries.

[HARD INQUIRIES WILL APPEAR HERE]

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file; they are only displayed to you. All Equifax Personal Sol inquiries are logged internally, however only the most current is retained for each month.

[SOFT INQUIRIES WILL APPEAR HERE]