Protect My Ministry
18946 N. Dale Mabry Hwy., Ste. 101
Lutz, FL 33548
Phone: (800) 319-5581 Fax: (800) 319-5582

CONFIDENTIAL

Requested: 07/22/08 **Printed:** 07/23/08

Background Verification Report

Completed: 07/22/08

Prepared For: Test Account pmm

Requested By: BENTON

Prepared By: BRAD SNELLINGS

Subject: CONSUMER, JONATHAN

SS #: XXX-XX-9990

Address: 10655 N. BIRCH ST.
BURBANK, CA 91502

DOB: 02/02/62

RESULTS SUMMARY

PASS

CREDIT HISTORY

```
JONATHAN QUINCY CONSUMER          SS: 999-99-9990     E: AJAX HARDWARE
  10655 N BIRCH ST                      234-56-7891*    2035 BROADWAY SUITE 300
  BURBANK CA 91502-1234                 123-45-6789*    LOS ANGELES CA 90019
  RPTD: 4-01 TO 1-04 U  3X            DOB: 1/10/1951    RPTD:  6-04 I
  LAST SUB: 1220855
                                                        E: BELL AUTOMOTIVE
  1314 SOPHIA LN APT 3                                  111 MAIN STREET
  SANTA ANA CA 92708-5678                               BURBANK CA 91503
  RPTD: 1-99 U  1X                                      RPTD: 5-97 TO 11-02 I

 *2600 BOWSER ST #312
  LOS ANGELES CA 90017-9876
  RPTD: 9-97 I

 *JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR

 -------------------------------- DEMOGRAPHICS ---------------------------------
  PH: 818.555.1111 UR          PH: 706.432.9876 IB          PH: 213.876.1234 UB
  GEO: 35 123 456789 0 1234

  -------------------------- FRAUD SHIELD SUMMARY ----------------------------
  INPUT SSN RECORDED AS DECEASED            INQ:  PHONE ANSWERING SERVICE:
  DOB: 1-10-1951 DOD: 3-30-2004                   ABC ANSWER-ALL
  INPUT SSN ISSUED 1965-1966                      10655 N BIRCH ST
  TELEPHONE NUMBER INCONSISTENT W/ADDRESS         BURBANK CA 91502
  FROM 12-01-05 INQ COUNT FOR SSN=5               818.555.1212
  FROM 12-01-05 INQ COUNT FOR ADDRESS=15
                                            FILE: COMMERCIAL BUSINESS ADDRESS:
                                                  J&J INVESTMENTS
```

2600 BOWSER STREET #312
LOS ANGELES CA 90017
213.111.2222

---------- PROFILE SUMMARY ----------

			CNT 05/03/05/23
PUBLIC RECORDS-------3	PAST DUE AMT----$3,644	INQUIRIES---3	SATIS ACCTS---6
INSTALL BAL----$27,750	SCH/EST PAY-----$1,327	INQS/6 MO---3	NOW DEL/DRG---2
R ESTATE BAL--$263,551	R ESTATE PAY----$1,887	TRADELINE--10	WAS DEL/DRG---2
REVOLVNG BAL----$2,123	REVOLVNG AVAIL-----77%	PAID ACCT---1	OLD TRADE-12-89

---------- SCORE SUMMARY ----------

VANTAGESCORE	= 611	SCORE FACTORS: 91, 50, 12, 31
SCOREX PLUS NEW ACCT	= 518	SCORE FACTORS: 61, 63, 40, 56
BANKRUPTCY PLUS	= 1040	SCORE FACTORS: 39, 48, 90, 34

---------- PUBLIC RECORDS ----------

*SO CALIF DISTRICT COURT 6-21-03 7-01-04 3011111 $12,450 CO LIEN REL
C#: 45078321 1 BP: B476P2109

*COUNTY SPR CT SANTA ANA 9-19-03 3019999 $1,200 CIV CL JUDG
D#: 7505853 1 PLAINTIFF: ALLIED COMPANY
BP: B1234P50987

*U S BANKRUPTCY COURT 6-12-00 1-11-01 3009999 $129,803-L BK 7-PETIT
D#: 35054539906234561 2 $85,500-A VOLUN

---------- TRADES ----------

SUBSCRIBER SUB# KOB TYP TRM ECOA	OPEN BALDATE LAST PD	AMT-TYP1 BALANCE MONTH PAY	AMT-TYP2 PYMT LEVEL PAST DUE	ACCTCOND MOS REV MAXIMUM	PYMT STATUS PYMT HISTORY BY MONTH
*CREDIT AND COLLECTION	10-03	$1,590-O			COLLACCT
3980999 YC UNK UNK 2	2-25-06	$1,590	11-03	(28)	GGGG-GGGGG-GG
98E543182136				11-03/G	GGGGGGGG-G--
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA					
ACCOUNT INFORMATION DISPUTED BY CONSUMER					
DEBT BEING PAID THROUGH INSURANCE					
*ISLAND SAVINGS	3-03	$500-L	$775-H	PAID	CUR WAS 30
1211248 BC CRC REV 2	4-20-05		4-05	(26)	BCCCCCCCCCCCC
405855254820	4-05				CCC1CCCCCCCC
ACCOUNT CLOSED AT CONSUMER'S REQUEST					
HEMLOCKS	2-05	$2,000-L		OPEN	CURR ACCT
2313849 DV ISC 024-D 3	6-10-06	$2,000	2-05	(17)	NNNNNNNNNNNNN
8285103111261					NNNN
DEFERRED PAYMENT START DATE; 03/01/2007					
*CENTRAL BANK	9-05	$21,424-O		OPEN	DELINQ 30
1132912 BI AUT 59 1	2-28-06	$19,814	2-06	(6)	1CCCCC
23802654388		$400	$400		
*MOUNTAIN BANK	10-02	$43,337-O		OPEN	60 4+ TIMES
1119999 BI SEC 60 2	4-06-06	$4,346	4-06	(42)	21-1C1C111CC2
3562A019732534	2-06	$827	$1,654	11-03/1	2211CC211111
*BAY COMPANY	6-95	$1,730-L	$2,437-H	BK7PET	CHARGOFF
2390446 DC CHG REV 1	7-07-00	$0	7-00	(62)	9LL665432121C
525556601	10-99				CCCCCCCCCCCC
EMPLOYEES CREDIT UNION	6-02	$12,500-L	$10,659-H	OPEN	CURR ACCT
1220855 BC CRC REV 2	3-24-06	$0	3-06	(46)	0CCCCCCCCCCCC
5396258022578	10-05				CCCCCCCCCCCC

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HOME FINANCIAL              7-02  $275,000-O                 OPEN     CURR ACCT
5935250 FM R/E 30Y   2  1-31-06  $263,551        1-06       (38) C-CC-CCCCCCCC
24000098500012              1-06    $1,887                        CCCCCCCCCCCC
MIN: 123456789012345678

STATE BANK                 12-89   $15,000-L    $8,479-H     OPEN     CURR ACCT
1299987 BC CRC REV   1  2-27-06    $2,123        2-06       (50) CCCCCCCCCCCCC
4271008232                  2-06      $100-A                      CCCCC000CCCC
PURCHASED PORTFOLIO FROM: SOUTHWEST BANK

ABC UTILITY COMPANY         6-00       UNK                     OPEN     CURR ACCT
3591234 UT UTI   1   1  2-28-06                   2-06       ( 1) C
268A3B86C8                  2-06

--------------------------------- INQUIRIES ----------------------------------
HEMLOCKS                01-05-06  2313849 DC
BAY COMPANY             12-03-05  2390446 DC     $1,500 CHG REV
HILLSIDE BANK           10-21-05  2240679 BC

--------------------------------- MESSAGES -----------------------------------
*CONSUMER STATEMENT* 06& 01-20-2006
 ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME
 OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY
 OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME
 PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY 555-555-5555 OR
 EVENING 555-555-5555. THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS
 BEGINNING 01-20-06.

CONSUMER ASSISTANCE CONTACT: EXPERIAN
701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013  888.397.3742


END -- EXPERIAN
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End Of Report