

SAMPLE REPORT – The information in this report is fictitious and is to be used for training and educational purposes only.



Our reference: 00000000/A1
(Please quote on all correspondence)

Consumer Help Service
PO Box 9000
Nottingham NG80 7WP

Date of report: 15 April 2004

RR00000
MR EDWIN R SOMEBODY
Flat 2
186, HIGH STREET
ANYTOWN
MIDSHIRE
A12 4CD

DEAR MR SOMEBODY

Your Credit Report

Please find enclosed a copy of your credit report which contains all the information we hold about you at the addresses shown on page 2. We have included a leaflet explaining the different types of information that may be in your report and what you should do if you have any questions. Please use this leaflet to answer any questions you might have.

If you need to contact us to query any of the information recorded, please remember that you need to quote the reference number at the top of this page and the date of the report. Please also quote the entry number of each item you are querying (these are printed directly to the left of the item they relate to, for example, E1, C4, P2 etc).

Most of the information we hold about you has been provided by organisations you currently have a financial relationship with or those you have had a financial relationship with in the past.

If you have any questions about the information the organisations have given to us you may like to contact them as we need their authorisation to make any changes to our records.

Please note that your credit report may be printed on both sides of each sheet of paper.

Yours sincerely

Consumer Help Service

P.S.

The quickest way to get help with your report is to go to our website at www.experian.co.uk. You can click on Consumer Advice and access Your Credit Report Help Centre

Application details

These are the details you gave us when you asked for your report. We have used this information to produce your report.

Name: MR EDWIN ROBERT SOMEBODY
Date of birth: 17/07/1947
Other names you have been known by: MR EDWIN ROBERT SOMEBODY-ELSE
People you are financially connected to: MR SIMON R SOMEBODY
Date of birth: 02/05/1952

Address details:

Present: FLAT 2, 186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Other: 1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

Electoral roll information

This shows the dates that your name was registered on the electoral roll and the addresses you were recorded at. There is more information about the electoral roll in the explanatory leaflet.

Present Address

E1 Local authority ANYTOWN LA
186, HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
Flat 2
SOMEBODY EDWIN From 10/2002 to present

Other address/es

E2 Local authority ANYTOWN LA
1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
SOMEBODY EDWIN From 1982 to 10/2002

Aliases

Aliases are created when lenders tell us of other names you have been known by or when you tell us of other names you have used. Your credit report will include information recorded in these other names at the addresses you gave us when you applied for your report.

S1 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Date of Birth 17/07/1947
Also known as MR EDWIN R SOMEBODY-ELSE
Confirmed by BOODLES BANK PLC on 20/05/99

S2 MR EDWIN ROBERT SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Date of Birth 17/07/1947
Also known as MR EDWIN ROBERT SOMEBODY-ELSE
Confirmed by EXPERIAN CREDIT REPORT (1) on 12/12/01

This information was provided to us by you when you applied for your credit report via our website

Financial associations

Financial associations show details of anyone you are financially connected to. Financial connections are created by joint accounts, joint applications, joint court judgments or from information you have given to us. For further information please see our explanatory leaflet. When you apply for credit a lender may take into account financial information about people you are financially connected to.

L1 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Date of Birth 17/07/1947
Associated with MR SIMON R SOMEBODY Date of Birth 02/05/52
Type of association JOINT ACCOUNT
Association confirmed by **BOODLES BANK PLC** on 21/12/01

L2 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Date of Birth 17/07/1947
Associated with MR SIMON R SOMEBODY Date of Birth 02/05/52
Type of association FINANCIAL CONNECTION
Association confirmed by **EXPERIAN CREDIT REPORT (1)** on 12/12/01

This information was provided to us by you when you applied for your credit report via our web site

L3 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Date of Birth 17/07/1947
Associated with MR SIMON R SOMEBODY Date of Birth 02/05/52
Type of association FINANCIAL CONNECTION
Association confirmed by **EXPERIAN CREDIT REPORT (2)** on 01/05/02

This information was provided to us by you when you applied for your credit report over the telephone or in writing

L4 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Date of Birth 17/07/1947
Associated with MR SIMON R SOMEBODY Date of Birth 02/05/52
Type of association FINANCIAL CONNECTION
Association confirmed by **CREDITEXPERT REPORT** on 12/02/04

Public record information

This section of your report includes any court judgments, bankruptcies or individual voluntary arrangements made in the last six years. For further information please see the explanatory leaflet.

J1 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Information type BANKRUPTCY ORDER Date 11/2000
Source: LONDON GAZETTE Discharge date 11/2001

If your bankruptcy has been annulled or discharged and this is not shown here, please send us the papers from the court or Official Receiver and we will update our records. For further information please see the explanatory leaflet.

Public record information continued ...

J2 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Information type ORDER OF DISCHARGE Date 11/2000
 Source: LONDON GAZETTE Discharge date 11/2001

This entry shows that you have obtained an Order of Discharge in respect of the Bankruptcy shown elsewhere on your report. The first date is the date of the original Bankruptcy. The second date shows the date of the discharge.

J3 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Information type BANKRUPTCY RESTRICTION ORDER Date 01/2001
 Source INSOLVENCY SERVICE End date 01/2016

The Bankruptcy Restriction Order will be kept until the end date shown.

J4 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Information type BANKRUPTCY RESTRICTION UNDERTAKING Date 01/2001
 Source INSOLVENCY SERVICE End date 01/2008

The Bankruptcy Restriction Undertaking will be kept until the end date shown.

J5 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Information type INCOME PAYMENT ORDER Date 01/2001
 Source INSOLVENCY SERVICE End date 01/2004

The Income Payment Order will be kept until the end date shown

J6 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 Information type INCOME PAYMENT AGREEMENT Date 01/2001
 Source INSOLVENCY SERVICE End date 01/2004

The Income Payment Agreement will be kept until the end date shown

J7 MR EDWIN R SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ6
 Information type SATISFIED JUDGMENT Date 10/2000
 Amount £481 Satisfied 11/2001
 Court name SOUTHTOWN Case number ST701043
 Source REGISTRY TRUST LTD

Judgments are automatically removed from your report after six years.

J8 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
 JOINT JUDGMENT
 Information type JUDGMENT Date 09/2000
 Amount £369 Court name NORTH TOWN
 Case number NT401135 Source REGISTRY TRUST LTD

If you have paid a judgment you should contact the court involved and ask for a Certificate of Satisfaction. We will be told that the judgment is satisfied and we will update our records. For further information please see the explanatory leaflet.

Public record information continued ...

J9 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Information type VOLUNTARY ARRANGEMENT Date 02/2003
Source INSOLVENCY SERVICE End Date 02/2008

If you have questions about voluntary arrangements you should speak to the Official Receiver..

J10 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Information type FAST TRACK VOLUNTARY ARRANGEMENT Date 02/2003
Source INSOLVENCY SERVICE End Date 02/2005

If you have questions about a Fast Track voluntary arrangements you should speak to the Official Receiver.

J11 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Information type DEBT ARRANGEMENT Date 11/2000
Source: MILLER & BRYCE

If your Debt Arrangement has been annulled or discharged and this is not shown here, please send us the papers and we will update our records. For further information please see the explanatory leaflet.

J13 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Information type DEBT ARRANGEMENT DISCHARGED Date 11/2005
Source: MILLER & BRYCE

If your Debt Arrangement has been annulled or discharged and this is not shown here, please send us the papers and we will update our records. For further information please see the explanatory leaflet.

J14 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Information type INHIBITION Date 03/2005
Source: MILLER & BRYCE Completion date 03/2008

While an Inhibition is in place no property can be bought or sold.

J15 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
Information type INHIBITION DISMISSED Date 03/2008
Source: MILLER & BRYCE

The Inhibition is not longer effective from the date shown.

Credit account information

Credit account information shows details of your credit agreements with lenders. If you have any queries about this credit account information and would like to contact the lender yourself, there is a list of useful addresses at the end of your report. Please see the leaflet for an explanation of what all the details mean including an explanation of the status history.

C1 MR EDWIN SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Date of birth 17/07/47

LENDU MONEY LIMITED BUDGET ACCOUNT

Started 19/11/02 Balance £344 Credit Limit £360

Status history 00000UU

In the last 7 months, the number of status 1-2 is 0; the number of status 3+ is 0

File updated for the period to 03/04/04

C2 MR EDWIN SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD

Date of birth 17/07/47

GENERAL BANK PLC CREDIT CARD

Started 19/06/00 Balance £1126 Credit Limit £1300

Status history 00000U00000

In the last 36 months of account activity the number status 1-2 is 0 and the number of status 3+ is 0

File updated for the period to 03/04/04

C3 MR EDWIN SOMEBODY, 186 HIGH STREET, ANYTOWN, MIDSHIRE A12 4CD

JOINT ACCOUNT

Date of birth 17/07/47

BOODLES BANK PLC LOAN

Starter 04/06/02 Balance £0 Settled 04/06/03

Status history 000000000000

In the last 12 months of account activity, the number of status 1-2 is 0 and the number of status 3+ is 0

File updated for the period to 28/08/03

C4 MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, Z43 2ZZ

Date of birth 17/04/47

Arrangement from 01/99 or 08/02

MOBILE PHONE FIRM RENTAL

Started 05/07/97 Default £548 Defaulted 06/10/00

Balance Satisfied

Status history 8

File updated for the period to 19/12/02

A defaulted account is removed from your report after six years whether or not you have paid the debt in full. If you have paid some of the debt off, the balance should show how much you still owe.

C5 MR EDWIN R SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ

MOBILE PHONE COMPANY RENTAL

Started 27/08/98 Default 15/10/00 Balance £101

Status history 8

File updated for the period to 07/09/03

NOTICE OF CORRECTION, Reference 00000000 – See final page of report

Council of Mortgage Lenders (CML) information

Members of the Council of Mortgage Lenders record information on customers who have given up their homes or had them repossessed. If you have any queries about the CML information shown below and would like to contact the company concerned yourself there is a list of useful address at the end of your report. CML information may be recorded at up to three addresses - the address which was repossessed or surrendered and your previous and forwarding address(es).

C6 MR E SOMEBODY, FLAT 2, 186 HIGH STREET, ANYTOWN, MIDSHIRE, A12 4CD
MORTGAGE YOUR HOUSE PLC FORWARDING ADDRESS
POSESSION ORDER 16/11/00
File updated for the period to 24/12/00

Previous searches

Previous searches show the names of organisations that have seen some or all of the information recorded on your credit report within the past 12 months. Searches of your credit report should all have been made with your consent. Most will relate to credit applications you have made but some may be routine checks by your lenders on accounts you already have. Unrecorded Enquiries, quotations, identity verification checks and credit report applications are shown for you on your copy of your report but are not seen by lenders.

P1 MR EDWIN SOMEBODY, FLAT 2, 186 HIGH STREET, ANYTOWN, A12 4CD
Date of birth 17/07/47 Time at address 02 years 07months
Searched on 17/05/04
Searched by **LENDU MONEY LIMITED**
Application type **REVOLVING CREDIT**

P2 MR EDWIN SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD
OPT OUT
Date of birth 17/07/47 Time at address 02 years 06 months
Searched on 15/05/04
Searched by **HOPE BING AND LAMOUR LIMITED**
Application type **UNRECORDED ENQUIRY**

P3 MR EDWIN SOMEBODY, 186 HIGH STREET, ANYTOWN, A12 4CD
Date of birth 17/07/47 Time at address 02 years 00 months
Searched on 14/04/04
Previous searched on 13/03/04, 12/12/03, 19/11/03, 20/04/03, 01/12/02
Searched by **EXPERIAN REPORT (1)**
Application type **CREDIT REPORT**

This information was provided to us by you when you applied for your credit report via our website

Financial associate searches

Financial associate searches show when your credit report information has been seen because someone you are financially connected to has made an application for credit. This information is recorded for you on your copy of your credit report only. It will not be seen by lenders.

U1 **MR EDWIN R SOMEBODY, FLAT 2, 186 HIGH STREET, ANYTOWN, A12 4CD**
Date of birth: 17/07/47
Name of applicant: MR SIMON SOMEBODY
Date of birth: 02/05/52
Date of application: 28/04/04
Searched by: PEARLY KING AND QUEEN STORES

Linked addresses

Linked addresses are created by lenders when you move or when you tell us your previous addresses. This information shows addresses that you have been connected with. For further information please see the explanatory leaflet.

B1 **MR EDWIN SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ**
Linked to: 186 HIGH STREET, ANYTOWN, MIDSHIRE
Source: HOPE BING AND LAMOUR LIMITED
Date of information 15/06/02

B2 **MR EDWIN R SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ**
Linked to: 2 ELSEWHERE DRIVE, SOUTHTOWN, MERSEYSIDE
Source LENDU MONEY LIMITED
Date of information: 05/01/03

B3 **MR EDWIN ROBERT SOMEBODY, 1 CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ**
Linked to: 186 HIGH STREET, ANYTOWN, MIDSHIRE
Source EXPERIAN CREDIT REPORT (2)
Date of information: 15/04/04

This information was provided to us by you when you applied for your credit report over the telephone or in writing

CIFAS - The UK's Fraud Prevention Service

CIFAS information is displayed by address and so the information may not be in your name. This information helps protect innocent people from becoming victims of fraud. An explanation of CIFAS can be found in the explanatory leaflet. Please remember that the rules of CIFAS mean that you will never automatically be declined credit because there is CIFAS information on your report. If you want to contact the CIFAS member for more information about the details recorded, please use the address we have given you as part of the CIFAS entry. If you feel that a CIFAS entry is incorrect in any way you can either contact the member directly using that address or let us know exactly what you feel is wrong and why and we will contact the member of your behalf.

F1	Name used	MRS MARY JONES
	Date of birth used	12/09/1967
	Address Used	1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
	Date recorded	08/04/04
	Member name	WATCHIT TV RENTAL
	Members address	Watchit House, Television Road, Tellytown, Southshire Z98 1VY
	Case Reference	14AY2400
	Product Type	PERSONAL CREDIT CARD
	Type of case	FALSE IDENTITY FRAUD – USE OF FALSE NAME WITH AN ADDRESS
	Reason for referral	DATE OF BIRTH

Gone Away Information Network (GAIN)

GAIN shows that an individual owes money and has moved without giving the lender a forwarding address. It is explained more fully in the leaflet. If you have any queries about this information please contact the company which gave us the information.

T1	MR EDWIN SOMEBODY	
	Date of birth	17/07/1947
	Last known at	1, CITY ROAD, SOUTHTOWN, RIVERPORT, X43 2ZZ
	Located at	186, HIGH STREET, ANYTOWN, MIDSHIRE
	By:	MOBILE PHONE FIRM
	Reference	62623456 On 09/03/04

Notice of Correction

Reference: 00000000

Page 1

00000000/SOMEBODY. MR EDWIN SOMEBODY WISHES TO MAKE IT CLEAR TO ANY POTENTIAL LENDER THAT THE HISTORY OF ARREARS ON HIS ACCOUNTS WAS SOLELY THE RESULT OF REDUNDANCY AND NOT A RESULT OF ANY UNWILLINGNESS TO PAY. MR SOMEBODY STRESSES THAT HE IS NOW IN FULL TIME EMPLOYMENT AND THAT ALL PAYMENTS ARE NOW MADE ON TIME... SIGNED MR E SOMEBODY.
ADDED 11/01/03 JPJ

Useful addresses

The following addresses will help you to contact lenders or other organisations if you want to ask them about information on your report.

SOUTHTOWN COUNTY COURT: QUEENS' HOUSE, ROYAL STREET SOUTHTOWN, U48 7RF

NORTHTOWN COUNTY COURT: 100, VICARY STREET, NORTHTOWN, EW67 9RW

LENDU MONEY: MRS VERITY HELPFUL, CUSTOMER SERVICES (DATA PROTECTION), LENDU MONEY, CASH HOUSE, 200 NEARBY ROAD, CLOSETOWN, MIDDLESHERE, K114 8XZ

MOBILE PHONE COMPANY SERVICES: MRS SHIRLEY ANSWER, CREDIT UNDERWRITING DEPT, MOBILE PHONE COMPANY SERVICES, MOBILE HOUSE, PARK STREET, NOWHERE LK76 5YH

GENERAL BANK: MR ANDRES QUERY, COLLECTION & LITIGATION DEPT, GENERAL BANK, GENERAL HOUSE, LOCAL ROAD, TOWNSPACE, TG98 4TR

-----END OF REPORT-----