



CONSUMER RELATIONS P.O. BOX 190 STATION JEAN TALON  
MONTREAL QUEBEC H1S 2Z2

JANE DOE  
10 PLEASANT ST.  
TORONTO ONTARIO  
M2N 1A2

CONFIDENTIAL INFORMATION  
NOT TO BE USED FOR CREDIT PURPOSES  
RE: EQUIFAX UNIQUE NUMBER: 3140123054

Dear JANE DOE,

Further to your request, a disclosure of your personal credit file as of **03/27/01** follows:

**PERSONAL IDENTIFICATION INFORMATION:**

The following personal identification information is currently showing on your credit file.

<b>DATE FILE OPENED:</b>	07/04/92
<b>NAME:</b>	Doe, Jane
<b>CURRENT ADDRESS:</b>	10 PLEASANT ST. TORONTO,ON
<b>DATE REPORTED: 12/96</b>	
<b>PREVIOUS ADDRESS:</b>	2 AVENUE ST,TORONTO,ON
<b>DATE REPORTED: 12/93</b>	
<b>PRIOR ADDRESS:</b>	3 DU BOULEVARD,MONTREAL,PQ
<b>DATE REPORTED: 07/92</b>	
<b>BIRTH DATE/AGE:</b>	10/05/1968/33
<b>SOCIAL INSURANCE NUMBER:</b>	123-456-789
<b>OTHER REFERENCE NAMES:</b>	
<b>CURRENT EMPLOYMENT:</b>	EDITOR
<b>PREVIOUS EMPLOYMENT:</b>	TRANSLATOR
<b>PRIOR EMPLOYMENT:</b>	CHEF
<b>OTHER INCOME:</b>	
<b>SPOUSES NAME:</b>	JOHN
<b>SPOUSES EMPLOYMENT:</b>	CHEF

## CREDIT INQUIRIES ON YOUR FILE:

Following is a list of Equifax members who have received a copy of your credit file for credit granting or other permissible purposes. Addresses are available by calling Equifax at 1-800-465-7166.

DATE	REQUESTOR NAME	TELEPHONE
03/02/00	CANADA TRUST MTG	(416) 361-8518
02/22/00	TD BANK	(800) 787-7065
01/16/00	BQE NATIONALE	(450) 677-9122

The following inquiries are for your information only and are not displayed to others. They include requests from authorized parties to update their records regarding your existing account with them.

DATE	REQUESTOR NAME	TELEPHONE
03/23/00	SOC ALCOOLS (not displayed)	(514) 873-6281
03/22/00	CANADA TRUST MTG (not displayed)	(416) 361-8518
02/16/00	CMHC SCHL (not displayed)	(888) 463-6454
01/16/00	AMERICAN EXPRESS (not displayed)	(416) 123-4567

## CONSUMER INTERVIEWS AND OTHER SERVICES:

You contacted our office in 12/98 to request a review of your credit file.

## CREDIT HISTORY AND/OR BANKING INFORMATION:

The following information was reported to us by organizations listed below.  
**Information is received every 30 days from most credit grantors.**

**GMAC** last reported to us in 01/01 rating your installment account as I1, meaning paid as agreed and up to date. The reported balance of your account was \$1000. Your account number: 23456789012345. The account is in the subject's name only. Date account opened: 04/99. Credit limit or highest amount of credit advanced: \$4400. **DATE OF LAST ACTIVITY meaning the last payment or transaction made on this account was in 12/00.** Additional comments: auto loan. Monthly payments.

**CANADA TRUST MC** last reported to us in 01/01 rating your revolving account as R1, meaning paid as agreed and up to date. At the time the reported balance of your account was \$285. Your account number: 12345678901234. Date account opened: 06/99. Credit limit or highest amount of credit advanced \$2000. **DATE OF LAST ACTIVITY meaning the last payment or transaction made on this account was in 12/00.**

### PREVIOUS PAYMENT STATUS:

**30 DAYS:** 1 time (s) account previously R2 meaning one payment past due

## PUBLIC RECORDS AND OTHER INFORMATION:

The following information was reported to your file on the date indicated.

**A COLLECTION** was assigned in 10/96 to Commercial Credit by Transamerica Financial in the amount of:\$2675. Date reported paid: 07/97. Collection status: PAID. **DATE OF LAST ACTIVITY was in 04/96.** Collection agency reference number: 222222.

**A JUDGEMENT** was FILED IN 01/96 in Min Govt Serv. Plaintiff and/or case number: Chrysler Canada 4444. Defendant/other info: joint with Dossier. Amount reported: \$7525. Status reported: Satisfied. Date satisfied: 09/97.

**A BANKRUPTCY** was **FILED IN 08/97** in SC Newmarket. Case number and/or trustee: 5555555 SYNDIC & ASS. Liabilities: \$250000.Assets: \$8900000.Item classification: individual. Information reported on: The subject only. The item is reported as: DISCHARGED. **DATE SETTLED: 05/98**. Additional comments: absolute discharge from bankruptcy.

**THE CONSUMER PROVIDED A PERSONAL STATEMENT** to us in 12/98. The statement has been recorded as follows:

RE: BANKRUPTCY, CONSUMER DECLARED BANKRUPTCY DUE TO DIVORCE  
This statement is to be removed from the file in: 12/04.

**RETENTION PERIOD OF DATA:**

Trade reference information is retained in our database for not more than 6 years from the date of last activity reported to us. All inquiries made on your credit file are recorded and retained for a minimum of 3 years and are identified by requestors name and telephone number.

Public record information is retained in our database for a maximum of 7 years from the date filed, except in the case of multiple bankruptcies which results in retention of bankruptcy information for 14 years from the date of discharge of each bankruptcy. (Exception: P.E.I. Public records: 7 to 10 years, Bankruptcies: 14 years.

These purge rules are in compliance with provincial legislation governing consumer reporting agencies and are used as a standard across Canada. They are intended to reflect an accurate historical and current summary of your credit obligations and payment patterns reported to us.

The attached Reference Update Form is included for your convenience. If you wish to update your file with more current information or to request a change in the information provided above, please complete this form and return it to Equifax Canada. We will ensure that appropriate measures will be applied if corrections are required.

Please be advised that the file you have received is for your information only and may not be used for credit purposes.

Consumer Department