



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

L01-000586

TESTFILE, PETER
11 MAIN DRIVE
TULSA ON , M3Y 1M5

**CONFIDENTIAL INFORMATION
NOT TO BE USED FOR CREDIT PURPOSES
RE: EQUIFAX REFERENCE NUMBER: 000000000**

Dear PETER TESTFILE,

Further to your request, a disclosure of your personal credit file as of 6/15/06 follows:

PERSONAL IDENTIFICATION INFORMATION:

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

Your date of birth and social insurance number have been partially masked to protect your personal information (i.e. Birth Date/Age: 00/XX/00 Social Insurance Number: 000-XXX-000).

Date File Opened: 06/01/83

Name: TEST FILE, PETER

Current Address: 11 MAIN DRIVE, TULSA, ON, M3Y 1M5

Date Reported: 09/04

Previous Address: 10 ANYWHERE ST APT 102, TORONTO, ON, M8Y 1M1

Date Reported: 06/02

Prior Address: 88 WINCHESTER PLACE, CALGARY, AB

Date Reported: 07/95

Marital Status: Single

Birth Date/Age: 00/XX/00

Social Insurance Number: 000-XXX-000

Current Employment: LANDSCAPER, PRIME LAWN INC.

Previous Employment: LABOURER, A&D LAWN CARE

Prior Employment: ACME LANDSCAPING

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 1-877-323-2598.

DATE	REQUESTORS NAME	TELEPHONE NUMBER
01/22/06	ABC COMPANY	(416) 000-0000
01/19/06	HOME SECURITY	(905) 000-0000
12/22/05	CASH STORE SYSTEMS	(416) 000-0000
06/19/05	CIBC	(800) 000-0000
04/01/05	TDCT	(416) 000-0000
05/02/04	REALTY PLUS	(866) 000-0000

The following inquiries are for your information only and are only displayed to others. They include requests from authorized parties to update their records regarding your existing account with them.

DATE	REQUESTORS NAME	TELEPHONE NUMBER
12/30/05	AVIVA CANADA (NOT DISPLAYED)	(416) 000-0000
11/25/05	YOURSELF VOUS MEME (NOT DISPLAYED)	N/A
09/01/04	AUTH ECONSUMER REQUE (NOT DISPLAYED)	N/A
09/01/04	EQUIFAX PERSONAL SOL (NOT DISPLAYED)	N/A
09/08/03	YOURSELF VOUS MEME (NOT DISPLAYED)	N/A
07/07/03	GENWORTH INF MRTG (NOT DISPLAYED)	(905) 000-0000
05/06/03	CMHC SCHL (NOT DISPLAYED)	(613) 000-0000
04/24/03	YOURSELF VOUS MEME (NOT DISPLAYED)	N/A

CONSUMER INTERVIEWS AND OTHER SERVICES:

You contacted our office in 09/04 to request a review of your credit file.

CREDIT HISOTRY AND/OR BANKING INFORMATION

The following information was reported to us by the organizations listed below. Information is received every 30 days from most credit grantors. All account numbers with your credits have been masked to protect your personal account information and only the last three digits will be displayed (i.e. XXX... 123).

ROYAL BANK (905) 000-0000 last reported to us in 04/06 rating your revolving account as R1, meaning paid as agreed and up to date. At that time the reported balance of your account was \$0. Your account number is XXX...000. This account is in your name only. The account was opened in 11/99. The credit limit or highest amount of credit advanced was \$10000. Your account has been reported to us over

a 63 month period. The last payment or transaction made on this account was in 04/06.

CHRYSLER FINANCIAL (800) 000-0000 last reported to us in 04/06 rating your installment account as I1, meaning paid as agreed and up to date. At that time the reported balance of your account was \$0000. Your account number is XXX...000. This account is in your name only. The account was opened in 04/02. The credit limit or highest amount of credit advanced was \$00000. The minimum monthly payment terms are \$000. Your account has been reported to us over a 48 month period. The last payment or transaction made on this account was in 04/06. Additional comments: Auto loan. Monthly payments.

ROYAL BANK VISA last reported to us in 04/06 rating your revolving account as R1, meaning paid as agreed and up to date. At that time the reported balance of your account was \$0. Your account number is XXX...000. This account is in your name only. The account was opened in 11/03. The credit limit or highest amount of credit advanced was \$0000. Your account has been reported to us over a 29 month period. The last payment or transaction made on this account was in 04/06. Additional comments: Monthly payments.

TDCT VISA (800) 000-0000 last reported to us in 10/04 rating your revolving account as R1, meaning paid as agreed and up to date. At that time the reported balance of your account was \$0. Your account number is XXX...000. The account was opened in 04/02. The credit limit or highest amount of credit advanced was \$1000. Your account has been reported to us over a 30 month period. The last payment or transaction made on this account was in 11/03. Additional comments: Inactive Account.

PUBLIC RECORDS AND OTHER INFORMATION

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

A secured loan/Chattel mortgage was filed in 04/03 in CENT REG TOR. Company name and/or amount: 000000000 CHRYSLER FINANCIAL CANADA \$00000. Additional Comments: Security disposition unknown.

RETENTION PERIOD OF DATA:

CREDIT INQUIRIES TO THE FILE 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.

CREDIT HISTORY AND BANKING INFORMATION A credit transaction will automatically purge from the system (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.

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.

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.

JUDGMENTS, SEIZURE OF MOVABLE/IMMOVABLE, GARNISHMENT OF WAGES The above will automatically purge from the system six (6) years from the date filed.

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

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.

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 as 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 any credit purposes.

INFORMATION ABOUT YOUR CREDIT FILE

Every day, Canadians purchase goods and services using credit. The decision to extend credit to you, the buyer, is made by the seller commonly referred to as the Credit Grantor. Most often, this decision involves reviewing your personal credit file, which is obtained from a credit reporting agency, such as Equifax. The agency is a clearinghouse for credit information. Credit grantors provide the agency with factual information about your credit history.

The reporting agency then assembles this information into your personal file. In return, credit grantors can access your files before granting credit to you and/or to identify you for security purposes. Only you and credit grantors can alter your personal file.

What is an Inquiry? Account inquiries are carried out by credit grantors when you apply for credit. Account inquiries are also done routinely by organizations, based on their client lists. If you've dealt with certain organizations, your name would likely be on their client list. At times, they may monitor client accounts, or update their client information prior to making a promotional offering. This second type of inquiry is confidential and is not shown to other organizations that may offer you credit.

Why was I denied credit? Equifax neither grants or denies any application for credit. We simply provide a factual account of your credit history to credit grantors. Each credit granting organization reviews this information and makes an independent decision based on its own individual criteria. If an account/business transaction is joint, or you have co-signed, both parties are held equally responsible.

Why is something I have paid off still on my credit file? The fact that you have paid an account on time, or did not pay as agreed, is of interest to any potential credit grantor because it reflects your ability to pay your bills. A credit file shows past and present transactions.

What can be done if I suspect I am a victim of identity fraud? If you have lost or had your personal identification stolen, or an institution has contacted you regarding suspected fraud activity, please call Equifax toll free at 1-877-323-2598 or 514-493-2314. A statement will be added to your file to alert credit grantors that you may be a victim of fraud activity.

Credit Clinics: should I use these companies who indicate they can help fix my credit? That is your choice. Remember, however, that these companies cannot have accurate information removed from your credit file. If there is inaccurate information on your file, Equifax will amend it, at no charge to you.

Consumer Department