

10 June 2009

Mr. S. Ample

CONFIDENTIAL INFORMATION

Dear Mr. Ample,

Further to your request, please find enclosed your Credit Health Report™ dated 10 June 2009.

The Credit Health Report combines information held by the major credit bureaus in South Africa and puts it into an easy-to-read format. We trust that you will find the information useful. Please bear in mind that the information reflected here is a snapshot of your present credit position and that your credit position will change on an ongoing basis depending on your credit activity. The information is gathered from many sources that have extended you credit. Because your credit profile changes constantly, it is important that you review this information regularly to check that it remains accurate.

We have tried to make the presentation of the Credit Health Report™ as simple as possible, but if you have any questions, please do not hesitate to call us on 0861 200 201.

Sincerely,

M. Bouchier

Michael Bouchier
Managing Director
Credit Health (Pty) Ltd

☎ 0861 200 201 ☎ 0861 880 889

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Directors: M Bouchier, N Dove, S Logan, T Kier

Credit Health (Pty) Ltd
Reg No: 2004/015740/07

What is the Credit Health Report?

Credit information is gathered by the bureaus on an ongoing basis from many sources that have extended you credit and information reflected by each bureau may therefore be very different. Lenders, employers, landlords and other service providers buy that information in the form of a credit report to help them decide whether to approve your application for a loan, credit card, job, housing, or to offer you a product or service at a particular rate. As a consumer it is vital to get a complete picture of your credit history. The Credit Health Report combines the information from the three leading credit bureaus into one easy-to-read report, with an overall score and advice as to improving your credit worthiness.

How often should I request this report

Because your credit file changes constantly, it's important that you review your information regularly to check its accuracy. Also, if your overall score is below average you need to take action to improve and monitor your ongoing credit health.

What information is included in the Credit Health Report:



Your details

Compiled from credit applications you've filled out, this information normally includes your name, physical and postal addresses, contact numbers, ID number, current employer and position.



Your credit history

The bulk of your credit report consists of details about credit accounts that were opened in your name or that list you as an authorised user (such as a spouse's credit card). Account details, which are supplied by creditors with which you have an account, include the date the account was opened, the credit limit or amount of the loan, the payment terms, the balance and a history that shows whether or not you've paid the account on time. Closed or inactive accounts, depending on the manner in which they were paid, stay on your report for 2 to 5 years from the date of their last activity.



Who has been looking at your credit profile

Credit reporting agencies record an enquiry whenever your credit report is shown to another party, such as a lender, service provider, landlord, or insurer. enquiries remain on your credit report for up to two years.



Adverse credit information

Matters of public record obtained from government sources such as courts of law and may include judgments, enforcement actions, sequestrations and rehabilitations. Most public record information stays on your credit report for 5 years. These items have a negative impact on your credit record and even one item may result in further applications for credit being declined.

We have tried to make the presentation of the Credit Health Report as simple as possible, but if you have any queries, please do not hesitate to call us on 0861 200 201.



Your Details, a Snapshot and your Credit Health Score

This is the information that is listed at the credit bureaus

Your Details

Contact information that is listed at the credit bureaus

Ensure that the information reflected here is correct for each bureau. If the information is not familiar to you, someone might be re-directing your mail to a false address and may be planning to use your identity to commit fraud.

	TransUnion®	Experian™	XDS
ID Number	680123456780	680123456780	680123456780
Surname	Ample	Ample	Ample
First name	Stuart	Stuart	Stuart C
Employer	Empyrean Construction	Ample	Agent
Occupation	Office Staff	Director	
Physical address	104 Oaktree Road, Cool Water Place, Pretoria, 0181	104 Oak Tree Rd, Coolwater Place Pretoria, 0181	21 Elm Str, Wooden Stalls Village Forestville
Postal address			
Telephone work	012 555 0231	012 555 0231	011 555 0001
Telephone home	012 555 9696	555 9696	012 555 9696
Cellular		083 555 0173	083 555 0173

Snapshot Summary

A summary of credit related activities that may affect your credit worthiness

If you have paid your creditors late, or have failed to make payment, a record of this fact will appear under either judgments, adverse information, notices or payment profile.

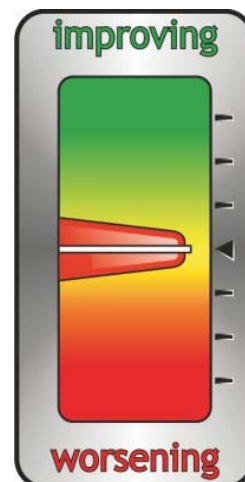
	TransUnion®	Experian™	XDS	Total
Judgments	0	0	1	1
Adverse information - subjective	0	0	0	0
Adverse information - enforcement action	1	0	2	2
Notice	0	0	0	0
Payment profile	7	6	8	8
Enquiry	0	0	1	1
Trace alert	0	0		0
ID number verified status at Home Affairs			No	
ID number deceased status at Home Affairs			No	
ID number found on SA Fraud Prevention Services database			No	
Debt review status	Not under review	Not under review	Not under review	
Dispute status	Non Disputed	Non Disputed	Non Disputed	

Your Credit Health Score - 663

This is the information that is listed at the credit bureaus



Your Credit Health Score is based on XDS's Presage Score and is a good indication of your overall credit worthiness. Anything over Fairly Good indicates that you have conducted yourself well with regards to payments etc. It is a good indication of whether lenders are more likely to advance you credit. Any score below Fairly Good may be a problem or result in you paying a higher rate of interest.



Your credit worthiness may improve or get worse over time depending on your financial activity and if you have kept up to date with your payments. This meter is an indication of how you are doing since your last Credit Health Report. You need to keep improving your credit worthiness to get the best credit terms available.



Your Credit History

Credit history information held by the credit bureaus

Payment Profile

Detailed information about all of your loans, revolving credit and credit cards

Detailed information on a specific account as well as a payment history covering the last 24 months. Each block of the payment profile represents one month. For more information on the specific types of block refer to the Payment Profile Key. It is a good idea to check this information against statements you have received from the specific creditor. Ensure that the information is correct and consistent between the two bureaus. If you see any mistakes speak to us and we can try and help you have them corrected.

MTN	TransUnion®	Experian™	XDS
Account number		123456	123456
Date opened		20 Sep 2008	20 Sep 2008
Account type		Open	Open
Current balance		R 0.00	R 0.00
Account Status		Open or current	
Monthly Installment		R 0.00	R 0.00
<div style="display: flex; justify-content: space-between;"> TRANSUNION most recent oldest </div>			
<div style="display: flex; justify-content: space-between;"> EXPERIAN most recent oldest </div>			
<div style="display: flex; justify-content: space-between;"> XDS most recent oldest </div>			

MTN	TransUnion®	Experian™	XDS
Account number		231567	234567
Date opened	20 Sep 2008	20 Sep 2008	20 Sep 2008
Account type	Open	Open	Open
Current balance	R 0.00	R 0.00	R 0.00
Account Status	Cellular	Open or current	
Monthly Installment	R 0.00	R 0.00	R 0.00
<div style="display: flex; justify-content: space-between;"> TRANSUNION most recent oldest </div>			
<div style="display: flex; justify-content: space-between;"> EXPERIAN most recent oldest </div>			
<div style="display: flex; justify-content: space-between;"> XDS most recent oldest </div>			

Standard Bank Limited	TransUnion®	Experian™	XDS
Account number		75050000000005	50500000000005
Date opened	24 Apr 2006	24 Apr 2006	24 Apr 2006
Account type	Credit Card	Credit card	Credit card
Current balance	R 38,857.00	R 38,857.00	R 37,932.00
Account Status	Credit Card	Open or current	
Monthly Installment	R 4,036.00	R 4,036.00	R 2,376.00
TRANSUNION	<div style="display: flex; justify-content: space-between;"> most recent oldest </div>		
EXPERIAN	<div style="display: flex; justify-content: space-between;"> most recent oldest </div>		
XDS	<div style="display: flex; justify-content: space-between;"> most recent oldest </div>		

Telkom	TransUnion®	Experian™	XDS
Account number		3177770001	3177770001
Date opened	07 Jun 2005	07 Jun 2005	07 Jun 2005
Account type	Open	Open	Open
Current balance	R 2,243.00	R 2,243.00	R 2,243.00
Account Status	Telecoms	Open or current	
Monthly Installment	R 2,243.00	R 2,243.00	R 2,243.00
TRANSUNION	<div style="display: flex; justify-content: space-between;"> most recent oldest </div>		
EXPERIAN	<div style="display: flex; justify-content: space-between;"> most recent oldest </div>		
XDS	<div style="display: flex; justify-content: space-between;"> most recent oldest </div>		

Discovery Credit Card	TransUnion®	Experian™	XDS
Account number		30707070132	30707070132
Date opened	03 Mar 2005	03 Mar 2005	03 Mar 2005
Account type	Credit Card	Credit card	Credit card
Current balance	R 11,552.00	R 11,552.00	R 11,552.00
Account Status	Credit Card	Open or current	
Monthly Installment	R 627.00	R 627.00	R 627.00
TRANSUNION	<div style="display: flex; justify-content: space-between;"> most recent oldest </div>		
EXPERIAN	<div style="display: flex; justify-content: space-between;"> most recent oldest </div>		
XDS	<div style="display: flex; justify-content: space-between;"> most recent oldest </div>		

MTN	TransUnion®	Experian™	XDS
Account number		987654	987654
Date opened	03 Aug 2004	03 Aug 2004	03 Aug 2004
Account type	Open	Open	Open
Current balance	R 868.00	R 868.00	R 868.00
Account Status	Cellular	Open or current	
Monthly Installment	R 0.00	R 0.00	R 0.00
TransUnion®			
Experian™			
XDS			

Edgars	TransUnion®	Experian™	XDS
Account number			654000001
Date opened	22 Feb 1991		22 Feb 1991
Account type	Revolving		Revolving
Current balance	R 1,572.00		R 1,572.00
Account Status	Clothing		
Monthly Installment	R 1,572.00		R 1,572.00
TransUnion®			
Experian™			
XDS			

Direct Axis Sanlam Person	TransUnion®	Experian™	XDS
Account number			BDU999901
Date opened	01 Aug 2005		01 Aug 2005
Account type	Instalment		Instalment
Current balance	R 6,037.00		R 6,037.00
Account Status	Finance Houses Non Bank		
Monthly Installment	R 1,044.00		R 1,044.00
TransUnion®			
Experian™			
XDS			



Your Property Interests

Properties registered under your ID number at the Deeds Office

Title Deed number	555 T2 42/2004	Erf/Site number	128
Deeds office		Physical Address	21 Elm Str, Wooden Stalls Village Forestville
Property type	Freehold / Ervin	Extent/Size	1333.0SQM
Purchase date	16 August 2008	Purchase price	575000.00
% Ownership	0.00	Bond holder	NEDBANK LTD
Bond number	B232323/2008	Bond amount	575000.00


























Your Credit History

Credit history information held by the credit bureaus

Payment Profile Key

How to read your Payment Profile History

-  No Information
No payment information has been found for this account.
-  Current
The account payment is current for the period.
-  30 Days
The account payment is in arrears by up to 30 Days.
-  60 to 270
60, 90, 120, 150, 180, 210, 240 and 270 days in arrears.
The account is in arrears for the number of days indicated.
-  Account closed
You have paid the account in full, within terms and have closed the account.
-  Disputed
You have challenged the credit grantor on some aspect of your account and therefore a dispute has been lodged.
No information will be reflected until the dispute has been resolved between yourself and the credit grantor.
-  Terms Extended
The repayment period on your account has been extended by the credit grantor.
-  Lapsed Policy
Your insurance policy has lapsed due to you not having made one or more payments.
-  Cancelled by Client
You have cancelled your insurance policy, loan or facility on your account.
-  Cancelled by Supplier
Your insurance policy or loan has been cancelled.
-  Credit Card Revoked
Your credit card has been withdrawn by the issuing bank.
-  Repossession
Goods that you have purchased have been taken back by the credit provider.
-  Paid out Deceased Claim
A death claim has been paid out to the beneficiary of a policy.
-  Handed Over
Due to non-payment, your account has been handed over to an attorney or collection agency to recover the outstanding amount.
-  Paid out Disability
A disability claim has been paid out to you, the policy holder.
-  Loan Against Policy
You've been granted a loan against the outstanding value of your policy.
-  Paid Up
Your account has been paid in full and is still active.
-  Mail Returned
Mail that the creditor is sending to you is being returned for some reason - check the postal details for this account.
-  Surrendered
As the policy holder you have surrendered the policy and the insurance company has paid out the surrender value.
-  Early Settlement 1
You have paid your loan in full and did so early.
-  Cooling Off Settlement
You settled your loan within the 3 day cooling-off period.
-  Written Off
The credit provider has noted the account as bad debt due to you not making payment.
-  Deceased
Notification received that the consumer is deceased.



Adverse credit information

Credit history that is public record and adversely affects your credit standing



Judgement

Nedbank

TransUnion®

Experian™

XDS

Account number			
Date listed			July 7, 2008
Amount			R 557,183.00
Case number			84001/2008
Court			Pretoria H
Nature of debt			Monies Lent
Attorney			
Attorney reference			
Remarks 1			
Remarks 2			
Remarks 3			



Adverse credit information

Credit history that is public record and adversely affects your credit standing



Adverse Information - Enforcement Action

Unknown

TransUnion®

Experian™

XDS

Account number	99900100012555		99900100012555
Date listed	November 9, 2008		November 9, 2008
Amount	R 1,569.00		R 1,569.00
Nature of debt	Bad debt written off		W - Bad Debt Written Off
Remarks 1			27700
Remarks 2			
Remarks 3			



Adverse Information - Enforcement Action

Sanlam Personal Loans

TransUnion®

Experian™

XDS

Account number			BDU2555555T
Date listed			February 24, 2009
Amount			R 6,037.00
Nature of debt			L - Handed Over
Remarks 1			28648
Remarks 2			
Remarks 3			



Adverse credit information

Credit history that is public record and adversely affects your credit standing



Judgements

A judgement means a court has ordered that you pay a debt. Your creditor now has the legal right to collect this debt from you by:

- presenting an Emoluments Attachment Order (garnishee order) to your employer, which requires your employer to deduct money from your salary and pay it to the creditor; and/or
- sending the Sheriff, armed with a Writ of Execution, to attach and sell your possessions in execution of the debt; and/or
- proceeding with a Section 65 hearing against you to determine your assets for sale in execution.

Even if you have paid the creditor and their lawyers, this judgement will remain on your credit record for the balance of the data retention period, ruining your financial reputation.

A judgement remains executable (capable of being enforced) for 30 years, however it can be rescinded (reversed) and removed from your credit record once the debt has been repaid.



Notice

A notice indicates that there is a Sequestration, Rehabilitation or Administration Order reflecting on your credit record. The data retention period is 10 years, 5 years and 10 years respectively. This type of data is extremely negative and you should consult an attorney and take steps to have it removed.



Adverse Information - Enforcement Action

An Adverse Information - enforcement action listing remains on your credit profile for two (2) years and means that a creditor has listed you for non-payment and is planning to enforce their rights by taking legal action against you.



Adverse Information - Subjective

An Adverse Information - subjective listing remains on your credit profile for one (1) year and means that a creditor has listed you for non-payment. They could stop here with this listing or they could take further action.



Trace Alert

A trace alert indicates that a creditor to whom you owe money has asked to be notified the next time you submit your contact details to any credit provider or credit history contributor. They are hoping to make contact with you to arrange the repayment of the monies outstanding to themselves.



Who has been looking at your credit profile

Each enquiry into your credit history is logged by the credit bureaus

Enquiries

Who has been making enquiries into your credit history

Credit bureaus record an enquiry whenever your credit report is shown to another party, such as a lender, service provider, landlord, or insurer. enquiries remain on your credit report for up to two years.

Date	Creditor name	Transunion	Experian	XDS
05 Feb 2008	Turgrina User	X		X
04 Feb 2008	Turgrina User	X		X
31 Jan 2008	Creditdata User			X
04 Dec 2007	A p Management Co	X		
05 Jun 2007	Wesbank Limited			X
05 Jun 2007	Absa Bank Limited	X		
04 Jun 2007	Wesbank Limited			X
04 Jun 2007	Std Bank Veh & As	X		X
04 Jun 2007	Standard Bank Limited		X	
04 Jun 2007	Mercedes Bfssa			X
04 Jun 2007	Absa Bank Limited	X		
06 Oct 2006	Tpn User	X		X
06 Oct 2006	Tenant Profile Network		X	
25 Sep 2006	First National Bank Limited		X	
20 Sep 2006	Fnb Personal Loan	X		X
19 Jul 2006	Wesbank Limited	X		
19 Jul 2006	The Motor Finance			X
19 Jul 2006	Std Bank Veh & As	X		X
19 Jul 2006	Standard Bank Limited		X	



IMPORTANT

When you check your credit record with the Credit Health Report, the enquiry that is recorded will not impact negatively on your credit standing. However, too many enquiries by credit providers can be negative.

Make sure that you have authorised these enquiries into your credit status. Typically this is done when you apply for a loan or open a store account of some kind.

If you do not recognise any of the companies listed, and if you have not authorised the enquiry, it may indicate potential fraud or identity theft is taking place.