

Consumer Report

Create Letter Download PDF X Dismiss



Applicant Co-Applicant

Response from Equifax*

NAME: Smith, John
DATE OF BIRTH: 04/08/1985
SSN: 123-56-2345
FILE PULLED: 11/11/2019
USER ID/MEMBER NUMBER: James123/401AM10353

Customer Inquiry

CUSTOMER NAME: John Smith
DATE OF BIRTH: 04/08/1985
SSN: 123-56-2345
ADDRESS: 221 Linwood Dr
Linwood, NJ 08221

Consumer Information*

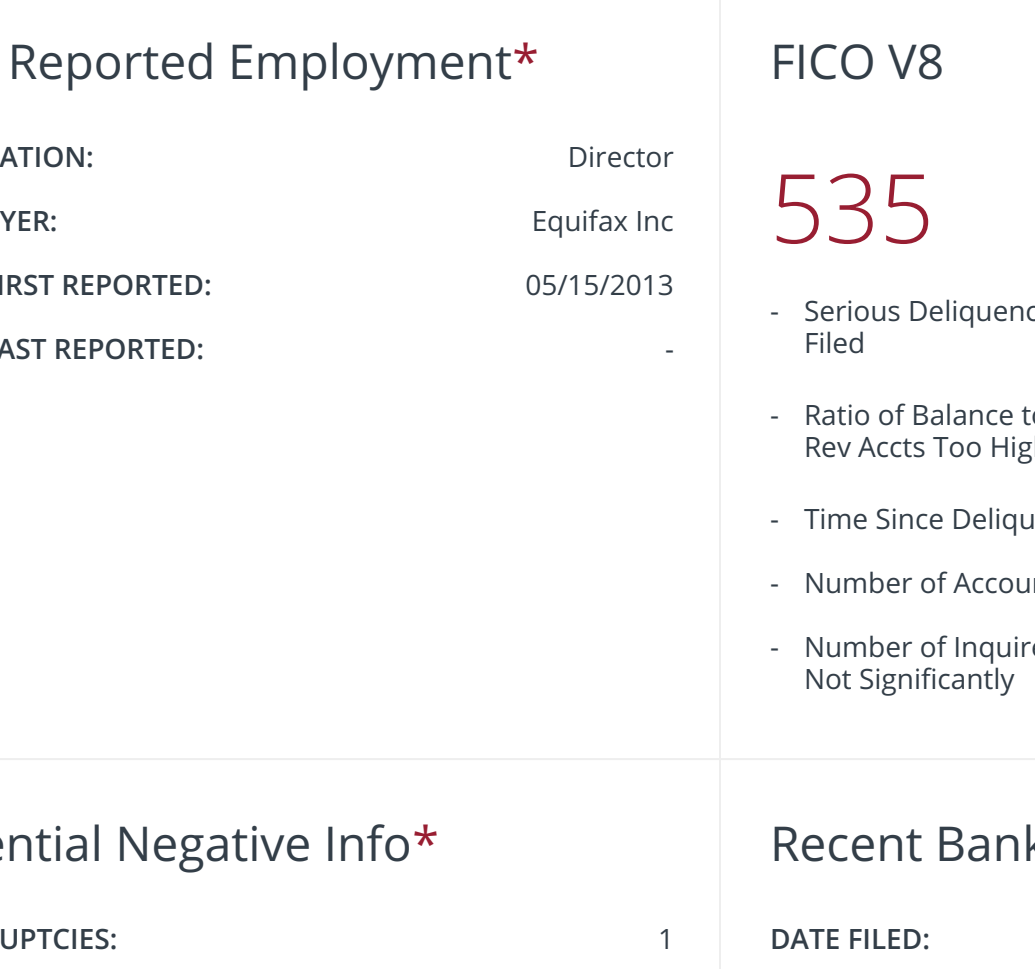
OTHER NAMES: Smith, H Jonathan
CURRENT ADDRESS: 221 Linwood Dr, Linwood, NJ 08221
CURRENT PHONE NUMBER: 201-555-1212

SSN STATUS: Yes
SSN MATCH FLAGS: Y
ISSUE DATE: 10/01/2019
ISSUE STATE: Arizona
DEATH DATE: N/A
DEATH STATE: N/A
DATE FILE WAS ESTABLISHED: 02/20/2012
DATE OF MOST RECENT ACTIVITY: 05/23/2014

Alerts & Triggers*

Table with 3 columns: ID SCAN, MILITARY LENDING ACT, IMPACTED DATA INDICATOR. Includes details on misused SSN and unverifiable address.

Account Overview*



Accounts Summary*

Summary table for 9 accounts: MORTGAGE, REVOLVING, INSTALLMENTS, LINE OF CREDIT, OTHER, OLDEST OPEN DATE, NEWEST DATE REPORTED, LENGTH OF CREDIT HISTORY, AVERAGE ACCOUNT AGE.

Latest Reported Employment*

OCCUPATION: Director
EMPLOYER: Equifax Inc
DATE FIRST REPORTED: 05/15/2013
DATE LAST REPORTED: -

FICO V8

535
- Serious Delinquency and Public Record or Collection Filed
- Ratio of Balance to Limit on Bank Revolving or Other Rev Accts Too High

Vantage 3

550
- Too High on Bank / Other Revolving Accounts
- Number of Accounts with Delinquency

Potential Negative Info*

Table of negative info: BANKRUPTCIES (1), COLLECTIONS (2), 30 DAY DELINQUENCIES (5), 60 DAY DELINQUENCIES (1), 90 DAY DELINQUENCIES (1).

Recent Bankruptcy*

DATE FILED: 09/01/2017
TYPE OF BANKRUPTCY: Personal
DATE REPORTED: 10/17/2019
FILERS: Individual
CURRENT INTENT/DISPOSITION CODE: Discharged CH-7

3rd Party Collections

DATE REPORTED: 01/01/2000
DATE ASSIGNED: 08/20/2019
ORIGINAL CREDITOR NAME: -
CREDITOR CLASSIFICATION CODE: Med/Health

Additional Information*

1. ID SCAN: Inquiry SSN reported as misused, address associated with more than one name or SSN, unverifiable address.

2. Synthetic ID: Final Assessment Flag, ID Confirmation/Behavior Flag (DCB), Shared SSN (Name) Flag, SSN Verified Flag, Invalid SSN Flag.

3. Military Lending Act: Subscribed to MLA (Yes).

4. Impacted Data Indicator: Subscribed to Impacted Data Indicator (Yes).

Consumer Statement

DATE REPORTED: 08/01/2016
DATE PURGED: 08/01/2016
COMMENT: Still my credit score not updated

FICO V8*

535
- Serious Delinquency, and Public Record or Collection Filed
- Ratio of Balance to Limit on Bank Revolving or Other Rev Accts Too High

Vantage 3*

550
- Too High on Bank / Other Revolving Accounts
- Number of Accounts with Delinquency

BNI 4.0*

133
- Occurrence of Bankruptcy Event
- Age of Bankcard Accounts

Attributes*

Table of attributes: Number Inquiries w/in 3 Months, Number Trades Opened w/in 6 Months, Total Balance Closed Bankcard Trades w/Update w/in 3 Months, etc.

Bankruptcy Details*

DATE FILED: 09/01/2017
TYPE OF BANKRUPTCY: Personal
DATE REPORTED: 10/17/2019
CURRENT INTENT/DISPOSITION CODE: Discharged CH-7

3rd Party Collections Details*

Table of 3rd party collections: DATE REPORTED, DATE ASSIGNED, COLLECTION AGENCY NUMBER, ORIGINAL CREDITOR NAME, ORIGINAL AMOUNT, STATUS DATE, STATUS CODE, BALANCE, LAST PAYMENT DATE, 2 NARRATIVE CODES, DATE OF 1ST DELINQUENCY, ACCOUNT NUMBER, CREDITOR CLASSIFICATION CODE.

Trades Summary & Account Status*

Table with columns: MORTGAGE, REVOLVING, INSTALLMENT, LINE OF CREDIT, OTHER. Rows include: TOTAL NUMBER OF ACCOUNTS, TOTAL ACCOUNTS W/ BALANCE, TOTAL BALANCE, SCHEDULED PAYMENT, ACTUAL PAYMENT, OLDEST OPEN DATE, NEWEST DATE REPORTED, BALLOON PAYMENT, CREDIT LIMIT, HIGH LIMIT, TOTAL PAST DUE, 30 DAYS, 60 DAYS, 90+ DAYS.

Historical Consumer Information

Table of historical info: ADDRESS REPORTED (221 Linwood Dr, 40640 Dogwood St, 68946 Q Dgway GU, 853 Fhvueurum OG), PHONE NUMBER REPORTED (201-555-1212, 609-555-3456, 480-555-7865).

Employer Information*

LAST REPORTED EMPLOYMENT: OCCUPATION: Director, EMPLOYER: Equifax Inc, DATE FIRST REPORTED: 05/15/2013, DATE LAST REPORTED: -
FORMER EMPLOYER: OCCUPATION: Analyst, EMPLOYER: Accenture, DATE FIRST REPORTED: 01/01/2010, DATE LAST REPORTED: 05/01/2013

Credit Inquiries

Table of credit inquiries: DATE OF INQUIRY, CUSTOMER NAME, MEMBER NUMBER.

Accounts*

Table of 8 accounts: 1. FIRST INTERNET BANK (INSTALLMENT, \$35,986 balance, \$47,064 past due), 2. CREDIT ONE BANK (REVOLVING, \$614 balance, \$600 past due), 3. BARCLAYS BANK DELAWARE (REVOLVING, \$0 balance, \$500 past due), 4. CASHCALL (INSTALLMENT, \$2,595 balance, \$2,600 past due), 5. FINGERHUT / WEBBANK (REVOLVING, \$151 balance, \$700 past due), 6. CAPITAL ONE AUTO FIN (INSTALLMENT, \$21,874 balance, \$23,023 past due), 7. HOUSEHOLD FINANCE CO (LINE OF CREDIT, \$15,668 balance, \$15,600 past due), 8. CAPITAL ONE BANK USA (OTHER, \$0 balance, \$0 past due), 9. SUNTRUST BANK (MORTGAGE, \$364,204 balance, \$380,204 past due).

End of Report Equifax and Affiliates - 11/11/2019

Disclaimer

1. ID SCAN: THE DEPARTMENT OF DEFENSE ("DOD") COVERED BORROWER DATA ("DATA") IS FROM THE DEFENSE MANPOWER DATA CENTER ("DMDC") BY WAY OF CONTRACT BETWEEN EQUIFAX INFORMATION SERVICES LLC ("EQUIFAX") AND DOD. ALL DOD DATA IS USED AND STORED BY EQUIFAX IN ACCORDANCE WITH ITS LEGAL AND CONTRACTUAL OBLIGATIONS. THE DOD DATA IS NOT PART OF EQUIFAX'S NATIONWIDE CREDIT DATABASE, AND EQUIFAX IS REQUIRED TO MAINTAIN THE DOD DATA SEPARATE FROM AND NOT COMMINGLED WITH ANY CREDIT DATA MAINTAINED BY EQUIFAX.

2. SYNTHETIC ID: Indicator is for identify fraud risk alert purposes only and is not used for determining an individual's eligibility for any credit or any other FCRA-permissible purpose. Client shall use the [SYNTHETIC ID ALERT] exclusively within Client's own organization for the purpose of identity and fraud prevention. Accordingly, Client will not use an alert or warning message from the [SYNTHETIC ID ALERT] system in its decision-making process for denying credit, but will use the message as an indication that the consumer's identity and personally identifiable information should be independently verified to form a reasonable belief that it knows the true identity of the consumer. Client understands that the information supplied by [SYNTHETIC ID ALERT] may or may not apply to the consumer who has applied to Client for credit, service, dealings, or other financial transactions. Client also understands and agrees that data from the [SYNTHETIC ID ALERT] system is proprietary to Equifax and shall not be used as a component of any database or file built, built, maintained, or by Client. The use of such data shall be limited to the specific transaction for which the [SYNTHETIC ID ALERT] message is provided. Equifax may, by written notice to Client, immediately terminate the Client's agreement for service or suspend the [SYNTHETIC ID ALERT] service if Equifax has a reasonable belief that Client has violated the terms of this disclaimer or the agreement for service.