Ē

 \square

÷

8

Consumer Repoi					
EQUIFAX®				Applicant	Co-Applicant
Response from Equifax	*		Customer Inquiry	,	
NAME:			CUSTOMER NAME:		
DATE OF BIRTH:	Smith, John 04/08/1985		DATE OF BIRTH:	John Smith 04/08/1985	
SSN:	123-56-2345		SSN:	123-56-2345	
FILE PULLED:	11/11/2019	4.00.00	ADDRESS:	221 Linwood Dr Linwood, NJ 08221	
USER ID/MEMBER NUMBER:	James123/401AM	10353			
Consumer Information	*				
THER NAMES: mith, H Jonathan			SSN STATUS: SSN MATCH FLAGS:	Yes Y	
URRENT ADDRESS:			ISSUE DATE:	10/01/2019	
21 Linwood Dr, Linwood, NJ 08221 ate Reported: 05/28/2020			ISSUE STATE:	Arizona	
URRENT PHONE NUMBER:			DEATH DATE:	N/A	
01-555-1212 ate Reported: 02/07/2015			DEATH STATE: DATE FILE WAS ESTABLISHED	N/A : 02/20/2012	
iew All Historical Consumer Information			DATE OF MOST RECENT ACTIV		
lerts & Triggers*					
D SCAN		MILITARY LENDING ACT		IMPACTED DATA INDICATOR	
nquiry SSN reported as misused		Subscribed to MLA	YES	Subscribed to Impacted Data Ind	licator YE
iquiry address unverifiable iquiry SSN has never been issued or wa ine 2011	as issued after				
nquiry address associated with more th SN					
nquiry address is listed as a U.S. Post O	ffice street address				
ew Additional Information Details					
Account Overview*			Accounts Summa	ry*	
MORTGAGE			9 MORTGAGE:		
\$364,204			REVOLVING:	rs.	
			LINE OF CRED		
		\$765	OTHER:		
		INSTALLMENT			ital One Bank (02/28/2011
		\$60,455	NEWEST DATE	REDIT HISTORY:	untrust Bank (08/01/2020 9 Year
OTHER		NE OF CREDIT			
\$0 ew Trade Summary & Accounts Details	\$	5,668	AVERAGE ACC	OUNT AGE:	3 Year
iew Trade Summary & Accounts Details		5,668 FICO V8	AVERAGE ACC	ount age: Vantage 3	3 Year
iew Trade Summary & Accounts Details ast Reported Employn	nent* Director	FICO V8	AVERAGE ACC		3 Year
iew Trade Summary & Accounts Details ast Reported Employn occupation: MPLOYER:	nent*	FICO V8 535		Vantage 3 550	
iew Trade Summary & Accounts Details Last Reported Employm ACCUPATION: MPLOYER: MATE FIRST REPORTED:	1ent[*] Director Equifax Inc	FICO V8			olving Accounts
iew Trade Summary & Accounts Details Last Reported Employm ACCUPATION: MPLOYER: MATE FIRST REPORTED:	Director Equifax Inc 05/15/2013	FICO V8 535 - Serious Deliquency, and P	ublic Record or Collection	Vantage 3 550 - Too High on Bank / Other Reve	olving Accounts nquency
ast Reported Employn CCUPATION: MPLOYER: ATE FIRST REPORTED:	Director Equifax Inc 05/15/2013	FICO V8 535 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o	ublic Record or Collection n Bank Revolving or Other	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli	olving Accounts nquency
ast Reported Employn CCUPATION: MPLOYER: ATE FIRST REPORTED:	Director Equifax Inc 05/15/2013	FICO V8 535 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea	olving Accounts nquency
ast Reported Employn CCUPATION: MPLOYER: ATE FIRST REPORTED:	Director Equifax Inc 05/15/2013	FICO V8 535 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o Rev Accts Too High - Time Since Deliquency is T	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea	olving Accounts nquency
iew Trade Summary & Accounts Details Last Reported Employn OCCUPATION: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED:	nent* Director Equifax Inc 05/15/2013 -	FICO V8 535 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver	ublic Record or Collection on Bank Revolving or Other Too Recent or Unknown Deliquency rsely Affected the Score, But	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea	olving Accounts nquency ars
ew Trade Summary & Accounts Details CCUPATION: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: Potential Negative Info	nent* Director Equifax Inc 05/15/2013 -	FICO V8 535 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Advert Not Significantly	ublic Record or Collection on Bank Revolving or Other Too Recent or Unknown Deliquency rsely Affected the Score, But	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry	olving Accounts nquency ars
ast Reported Employn ccupation: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: Otential Negative Info [*] ANKRUPTCIES:	hent* Director Equifax Inc 05/15/2013 -	FICO V8 535 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Not Significantly	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency resely Affected the Score, But	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry	olving Accounts nquency ars 1S
iew Trade Summary & Accounts Details ast Reported Employm ccupation: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: ATE LAST REPORTED: Otential Negative Info ANKRUPTCIES: OLLECTIONS: O DAY DELINQUENCIES:	nent* Director Equifax Inc 05/15/2013 -	FICO V8 535 Serious Deliquency, and P Filed Ratio of Balance to Limit o Rev Accts Too High Time Since Deliquency is T Number of Accounts with Number of Inquires Adver Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED:	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency resely Affected the Score, But CCJ* 09/01/2017 Personal 10/17/2019	Vantage 3 550 • Too High on Bank / Other Reve • Number of Accounts with Deli • Number of Inquiries Last 2 Yea • Most Recent Inquiry	olving Accounts nquency ars 1S 01/01/200 08/20/201
Accounts Details ast Reported Employn ccupation: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: Otential Negative Info ANKRUPTCIES: OLLECTIONS: D DAY DELINQUENCIES: D DAY DELINQUENCIES:	Arent* Director Equifax Inc 05/15/2013 - * 1 2 5 1	FICO V8 535 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Not Significantly - Number of Inquires Adver Not Significantly	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency resely Affected the Score, But CCV* 09/01/2017 Personal 10/17/2019 Individual	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Ard Party Collection Date Reported: Date Reported: Date Assigned: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD	olving Accounts nquency ars O1/01/200 08/20/201 VE: Med/Healt
Accounts Details ast Reported Employn ccupation: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: Otential Negative Info ANKRUPTCIES: OLLECTIONS: D DAY DELINQUENCIES: D DAY DELINQUENCIES:	Prent* Director Equifax Inc 05/15/2013 - * 1 2 5	FICO V8 535 Serious Deliquency, and P Filed Ratio of Balance to Limit o Rev Accts Too High Time Since Deliquency is T Number of Accounts with Number of Inquires Adver Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED:	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency resely Affected the Score, But CCV* 09/01/2017 Personal 10/17/2019 Individual	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Ard Party Collection DATE REPORTED: DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME:	olving Accounts nquency ars O1/01/200 08/20/201 PE: Med/Health Medica
ew Trade Summary & Accounts Details ast Reported Employm ccupation: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: ATE LAST REPORTED: Otential Negative Info [®] ANKRUPTCIES: OLLECTIONS: D DAY DELINQUENCIES: D DAY DELINQUENCIES: D DAY DELINQUENCIES:	Arent* Director Equifax Inc 05/15/2013 - * 1 2 5 1	FICO V8 535 Serious Deliquency, and P Filed Ratio of Balance to Limit of Rev Accts Too High Time Since Deliquency is T Number of Accounts with Number of Inquires Advert Number of Inquires Advert Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSIT	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But CCT* 09/01/2017 Personal 10/17/2019 Individual ION CODE: Discharged CH-7	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Most Recent Inquiry 3rd Party Collection DATE REPORTED: DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES:	olving Accounts nquency ars O1/01/200 08/20/201 PE: Med/Healt Medica
ew Trade Summary & Accounts Details ast Reported Employn ccupation: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: ATE LAST REPORTED: Otential Negative Info ANKRUPTCIES: OLLECTIONS: D DAY DELINQUENCIES: D DAY DELINQUENCIES:	Arent* Director Equifax Inc 05/15/2013 - * 1 2 5 1	FICO V8 535 Serious Deliquency, and P Filed Ratio of Balance to Limit o Rev Accts Too High Time Since Deliquency is T Number of Accounts with Number of Inquires Adver Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITI 2 NARRATIVE CODES:	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But CCT* 09/01/2017 Personal 10/17/2019 Individual ION CODE: Discharged CH-7	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Ard Party Collection Date Reported: Date Reported: Date Assigned: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE:	olving Accounts nquency ars OS 01/01/200 08/20/201 OE: Med/Healt Medica Pai
ew Trade Summary & Accounts Details Cast Reported Employm CCUPATION: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: ATE LAST REPORTED: OLLECTIONS: D DAY DELINQUENCIES: D DAY DELINQUENCIES: D DAY DELINQUENCIES:	Arent* Director Equifax Inc 05/15/2013 - * 1 2 5 1 1 1	FICO V8 535 Serious Deliquency, and P Filed Ratio of Balance to Limit of Rev Accts Too High Time Since Deliquency is T Number of Accounts with Number of Inquires Adver Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION DAT	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But CCT* 09/01/2017 Personal 10/17/2019 Individual ION CODE: Discharged CH-7	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Arte Reported: Date Reported: Date Assigned: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT:	olving Accounts nquency ars OS 01/01/200 08/20/201 OE: Med/Healt Medica Pai
Additional Information	Arent* Director Equifax Inc 05/15/2013 - * 1 2 5 1 1 1	FICO V8 535 Serious Deliquency, and P Filed Ratio of Balance to Limit of Rev Accts Too High Time Since Deliquency is T Number of Accounts with Number of Inquires Adver Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION DAT	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But CCT* 09/01/2017 Personal 10/17/2019 Individual ION CODE: Discharged CH-7	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Ard Party Collection Date Reported: Date Reported: Date Assigned: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE:	olving Accounts nquency ars OI/01/200 08/20/201 DE: Med/Healt Medica Pair
iew Trade Summary & Accounts Details ast Reported Employm occupation: MPLOYER: Atte FIRST REPORTED: Atte LAST REPORTED: Atte LAST REPORTED: ODAY DELINQUENCIES: ODAY	Lirector Equifax Inc 05/15/2013 - * 1 2 5 1 1 1	FICO V8 535 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But Og/01/2017 Personal 10/17/2019 Individual ION CODE: Discharged CH-7 - E:	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Ard Party Collection Date Reported: Date Reported: Date Assigned: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE:	nquency ars DS 01/01/2000 08/20/2019 PE: Med/Health Medica Paio \$
ew Trade Summary & Accounts Details ast Reported Employm ccupation: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: ATE LAST REPORTED: ODAY DELINQUENCIES: D DAY DELINQUENCIES: D DAY DELINQUENCIES: D DAY DELINQUENCIES: Additional Information* Addition* Additio* Addition* Addition* Addition* Addition* Ad	Lirector Equifax Inc 05/15/2013 - * 1 2 5 1 1 1	FICO V8 535 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITI 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But Og/01/2017 Personal 10/17/2019 Individual ION CODE: Discharged CH-7 - E:	Vantage 3 5550 - Too High on Bank / Other Reva - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Most Recent Inquiry 3rd Party Collection DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars DS 01/01/200 08/20/201 PE: Med/Healt Medica Pai
Additional Information Additional Information Additional Information Additional Information Additional Information Additional Information Additional Information Additional Information Additional Information Additional Information	Lirector Equifax Inc 05/15/2013 - * 1 2 5 1 1 1	FICO V8 535 Serious Deliquency, and P Filed Ratio of Balance to Limit of Rev Accts Too High Time Since Deliquency is T Number of Accounts with Number of Inquires Adver Number of Inquires Adver Not Significantly Recent Bankruptcy DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But Og/01/2017 Personal 10/17/2019 Individual ION CODE: Discharged CH-7 - E:	Vantage 3 5550 - Too High on Bank / Other Reva - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Most Recent Inquiry 3rd Party Collection DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars DS 01/01/200 08/20/201 PE: Med/Healt Medica Pair \$
Accounts Details ast Reported Employm accupation: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: ATE LAST REPORTED: ODAY DELINQUENCIES: ODAY DELINQUENCIES: ODAY DELINQUENCIES: ODAY DELINQUENCIES: Additional Information Addition	Lirector Equifax Inc 05/15/2013 - * 1 2 5 1 1 1	FICO V8 535 Serious Deliquency, and P Filed Ratio of Balance to Limit of Rev Accts Too High Time Since Deliquency is T Number of Accounts with Number of Inquires Adver Number of Inquires Adver Not Significantly Recent Bankruptcy DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But 09/01/2017 Personal 10/17/2019 Individual 10N CODE: Discharged CH-7 E: -	Vantage 3 5550 - Too High on Bank / Other Reva - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Most Recent Inquiry 3rd Party Collection DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars O1/01/200 08/20/201 PE: Med/Healt Medica Pai S
Additional Information Additional Information Additional Information Atter Son	Arent* Director Equifax Inc 05/15/2013 - 1 2 5 1 1 1	FICO V8 535 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION DAT 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details Inquiry SSN has never been is June 2011 Inquiry address unverifiable	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But 09/01/2017 Personal 10/17/2019 Individual 10N CODE: Discharged CH-7 E: - E: - E: - E: - E: - E: - E: - E: -	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yes - Most Recent Inquiry 3rd Party Collection Date Reported: Date Assigned: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars DS 01/01/2000 08/20/2014 PE: Med/Health Medica Paid S Post Office street address
Additional Information ³ . ID SCAN Additional Information ³ . ID SCAN Additional Information ³ . Synthetic ID nal Assessment Flag nal Assessment Level uthorized User Velocity Flag (AUV)	Arent* Director Equifax Inc 05/15/2013 - 1 2 5 1 1 1	FICO V8 535 Serious Deliquency, and P Filed Ratio of Balance to Limit of Rev Accts Too High Time Since Deliquency is T Number of Inquires Advert Number of Inquires Advert Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details Inquiry SSN has never been is June 2011 Inquiry address unverifiable	ublic Record or Collection in Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But 09/01/2017 Personal 10/17/2019 Individual 10/17/2019 Individual 10/17/2019 E:	Vantage 3 550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry Arte Reported: DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars O1/01/2000 08/20/2011 DE: Med/HealtI Medica Pair S Post Office street addres
Additional Information Additional Information Ankruptcles: 0 DAY DELINQUENCIES: 0 DAY DELINQUENCIES: 1 D SCAN nquiry SSN reported as misused nquiry address associated with more the SN otice (1) 2 Synthetic ID nal Assessment Level uthorized User Velocity Flag (AUV) 0 Discrepancy Flag (IDD) umber of Authorized Users	Arent* Director Equifax Inc 05/15/2013 - * 1 2 5 1 1 1 2 5 1 1 1	FICO V8 5355 - Serious Deliquency, and P Filed - Ratio of Balance to Limit o Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Number of Inquires Adver Not Significantly Recent Bankrupt DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITI 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details Inquiry SSN has never been in June 2011 Inquiry address unverifiable	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But 09/01/2017 Personal 10/17/2019 Individual 10/17/2019 E:	Vantage 3 5550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yea - Most Recent Inquiry - Most Recent Inquiry - Arte REPORTED: DATE REPORTED: DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars DS 01/01/200 08/20/201 PE: Med/Healt Medica Pair S Post Office street addres
iew Trade Summary & Accounts Details Cast Reported Employm CCUPATION: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: ATE LAST REPORTED: OLLECTIONS: ODAY DELINQUENCIES: OTACOM Additional Information Additional Information Additional Information Additional Information Contec C. Synthetic ID Inal Assessment Flag Inal Assessment Level Uthorized User Velocity Flag (AUV) D Discrepancy Flag (IDD) Iumber of Authorized Users Isclaimer ()	Arent* Director Equifax Inc 05/15/2013 - 1 2 5 1 1 2 5 1 1 1	FICO V8 5355 - Serious Deliquency, and P Filed - Ratio of Balance to Limit of Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Number of Inquires Adver Number of Inquires Adver DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details Inquiry SSN has never been is June 2011 Inquiry address unverifiable	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But 09/01/2017 Personal 10/17/2019 Individual 1001 CODE: Discharged CH-7 E: - E: - Saude or was issued after ssued or was issued after Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Sa	Vantage 3 5550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yes - Most Recent Inquiry 3rd Party Collection DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars DS 01/01/200 08/20/201 PE: Med/Healt Medica Pair S Post Office street addres
Additional Information Additional Information Additi	Arent* Director Equifax Inc 05/15/2013 - 1 2 5 1 1 2 5 1 1 1	FICO V8 5355 - Serious Deliquency, and P Filed - Ratio of Balance to Limit of Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Number of Inquires Adver Number of Inquires Adver DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details Inquiry SSN has never been is June 2011 Inquiry address unverifiable	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But 09/01/2017 Personal 10/17/2019 Individual 1001 CODE: Discharged CH-7 E: - E: - Saude or was issued after ssued or was issued after Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Sa	Vantage 3 5550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yes - Most Recent Inquiry 3rd Party Collection DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars DS 01/01/200 08/20/201 DE: Med/Healt Medica Pair Medica Pair S
iew Trade Summary & Accounts Details Cast Reported Employm CCUPATION: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: ATE LAST REPORTED: OLLECTIONS: ODAY DELINQUENCIES: OTACOM Additional Information Additional Information Additional Information Additional Information Contec C. Synthetic ID Inal Assessment Flag Inal Assessment Level Uthorized User Velocity Flag (AUV) D Discrepancy Flag (IDD) Iumber of Authorized Users Isclaimer ()	Arent* Director Equifax Inc 05/15/2013 - 1 2 5 1 1 1 1	FICO V8 5355 - Serious Deliquency, and P Filed - Ratio of Balance to Limit of Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Number of Inquires Adver Number of Inquires Adver DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details Inquiry SSN has never been is June 2011 Inquiry address unverifiable	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But 09/01/2017 Personal 10/17/2019 Individual 1001 CODE: Discharged CH-7 E: - E: - Saude or was issued after ssued or was issued after Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Sa	Vantage 3 5550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yes - Most Recent Inquiry 3rd Party Collection DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars DS 01/01/200 08/20/201 PE: Med/Healt Medica Pair S Post Office street addres
ew Trade Summary & Accounts Details asst Reported Employm (CUPATION: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: ATE LAST REPORTED: OLLECTIONS: D DAY DELINQUENCIES: D DAY D D DAY D D DAY DELINQUENCIES: D DAY D DAY D D DA	Arent* Director Equifax Inc 05/15/2013 - 1 2 5 1 1 1 1	FICO V8 5355 - Serious Deliquency, and P Filed - Ratio of Balance to Limit of Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Number of Inquires Adver Number of Inquires Adver DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details Inquiry SSN has never been is June 2011 Inquiry address unverifiable	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But 09/01/2017 Personal 10/17/2019 Individual 1001 CODE: Discharged CH-7 E: - E: - Saude or was issued after ssued or was issued after Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Sa	Vantage 3 5550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yes - Most Recent Inquiry 3rd Party Collection DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars DS 01/01/200 08/20/201 PE: Med/Healt Medica Pai \$ S Post Office street addres
iew Trade Summary & Accounts Details asst Reported Employm (CUPATION: MPLOYER: ATE FIRST REPORTED: ATE LAST REPORTED: ATE LAST REPORTED: ODAY DELINQUENCIES: OTAC () Additional Information . ID SCAN rquiry SSN reported as misused rquiry address associated with more th SN otice () S. Synthetic ID nal Assessment Flag nal Assessment Flag nal Assessment Flag nal Assessment Flag nal Assessment Level uthorized User Velocity Flag (AUV) D Discrepancy Flag (IDD) umber of Authorized Users isclaimer () . Military Lending Act ubscribed to MLA	Arent* Director Equifax Inc 05/15/2013 - 1 2 5 1 1 1 1	FICO V8 5355 - Serious Deliquency, and P Filed - Ratio of Balance to Limit of Rev Accts Too High - Time Since Deliquency is T - Number of Accounts with - Number of Inquires Adver Number of Inquires Adver Number of Inquires Adver DATE FILED: TYPE OF BANKRUPTCY: DATE REPORTED: FILER: CURRENT INTENT/DISPOSITION 2 NARRATIVE CODES: CURRENT DISPOSITION DAT View All Backruptcy Details Inquiry SSN has never been is June 2011 Inquiry address unverifiable	ublic Record or Collection In Bank Revolving or Other Too Recent or Unknown Deliquency sely Affected the Score, But 09/01/2017 Personal 10/17/2019 Individual 1001 CODE: Discharged CH-7 E: - E: - Saude or was issued after ssued or was issued after Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Saude States Sa	Vantage 3 5550 - Too High on Bank / Other Reve - Number of Accounts with Deli - Number of Inquiries Last 2 Yes - Most Recent Inquiry 3rd Party Collection DATE REPORTED: DATE ASSIGNED: ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION COD NARRATIVE CODES: STATUS CODE: ORIGINAL AMOUNT: BALANCE: View All 3rd Party Collection Detail	olving Accounts nquency ars DS 01/01/2000 08/20/2019 DE: Med/Health Medica Paio \$

Consumer Statement

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

FICO V8*

3

- Serious Deliquency, and Public Record or Collection Filed
- Ratio of Balance to Limit on Bank Revolving or Other Rev Accts Too High
- Time Since Deliquency is Too Recent or Unknown - Number of Accounts with Deliquency
- Number of Inquires Adversely Affected the Score, But Not Significantly

SCORE RANGE: 535-750

CONSUMER RANK: 62%

Number Inquiries w/in 3 Months

Number Inquiries w/in 12 Months

Number Inquiries w/in 24 Months

Number Non-Utility Inquiries w/in 1 Month

Number Non-Utility Inquiries w/in 3 Months

Number Non-Utility Inquiries w/in 12 Months

Number Non-Utility Inquiries w/in 24 Months

Percent Inquiries w/in 1 Month to Inquiries

Percent Inquiries w/in 1 Month to Inquiries

Percent Utility Inquiries w/in 3 Months to

Percent Utility Inquiries w/in 3 Months to

Percent Utility Inquiries w/in 12 Months to

Percent Utility Inquiries w/in 1 Month to

Percent Utility Inquiries w/in 1 Month to

Attributes*

w/in 12 Months

w/in 24 Months

Inquiries w/in 12 Months

Inquiries w/in 24 Months

Inquiries w/in 24 Months

Inquiries w/in 12 Months

Inquiries w/in 24 Months

DATE PURGED: 06/01/2016 COMMENT: I lost my wallet. Logged a complaint, frozen my credit reports.

Vantage 3*

DATE REPORTED: 06/01/2016

- Too High on Bank / Other Revolving Accounts
- Number of Accounts with Delinquency
- Number of Inquiries Last 2 Years
- Most Recent Inquiry
- **SCORE RANGE:** 540-750 **CONSUMER RANK:** 62%

BNI 4.0*

-33

- Occurance of Bankruptcy Event

Total Balance Closed Bankcard Trades

Total Balance Closed Credit Union Trades

w/Update w/in 3 Months

0

- Age of Bankcard Accounts
- Number of Non-Utility Inquiries
- Age of Account Activity
- SCORE RANGE: 1-300 **CONSUMER RANK:** 37%

0

0

0

0

0

4

0

0

0

0

0

0

4

0

0

0

0

0

3	Number Trades Opened w/in 6 Months
0	Number Revolving Trades Opened w/in 6
0	Months
1	Number Trades Opened w/in 12 Months
0	Number Installment Trades Opened w/in 12 Months
0	Number Open Trades
0	Number Open Auto Trades
0	Number Open Bankcard Trades
0	Number Open Credit Union Trades
0	Number Open Department Store Trades
0	Number Open Installment Trades
0	Number Open Mortgage Trades
0	Number Open Personal Finance and Student Loan Trades
5	Number Open Retail Trades
	Number Open Revolving Trades
0	Number Open Sales Finance Trades
0	Number Trades w/Update w/in 3 Months w/ Balance > \$0
0	Number Bankcard Trades w/Update w/in 3 Months w/ Balance > \$0
0	Number Department Store Trades w/Update w/in 3 Months w/ Balance > \$0

w/Update w/in 3 Months	0
Total Balance Closed Department Store Trades w/Update w/in 3 Months	3
Total Balance Closed Personal Finance and Student Loan Trades w/Update w/in 3 Months	0
Total Balance Closed Retail Trades w/Update w/in 3 Months	0
Total Balance Closed Revolving Trades w/Update w/in 3 Months	0
Total Balance Closed Sales Finance Trades w/Update w/in 3 Months	0
Number Trades Opened w/in 3 Months	4
Number Installment Trades Opened w/in 6 Months	0
Number Revolving Trades Opened w/in 12 Months	0
Age Newest Mortgage Trade	0
Total Loan Amount Open Student Loan Trades w/Update w/in 3 Months	2
Total Loan Amount Open Auto Trades w/Update w/in 3 Months	0
Total High Credit Open Bankcard Trades w/Update w/in 3 Months	0

Bankruptcy Details*

Percent Non-Utility Inquiries w/in

Percent Non-Utility Inquiries w/in

3 Months to Inquiries w/in 12 Months

3 Months to Inquiries w/in 24 Months

09/01/2017	DATE VERIFIED:	-	PRI INTENT/DISPOSITION CODE:
		Individual	
Personal	FILER:		2 NARRATIVE CODES:
		Discharged CH-7	
10/17/2019	CURRENT INTENT/DISPOSTION CODE:	_	CURRENT DISPOSITION DATE:
	Personal	Personal FILER:	Personal FILER: Individual Discharged CH-7

3rd Party Collections Details*

DATE REPORTED: DATE ASSIGNED: COLLECTION AGENCY NUMBER: ORIGINAL CREDITOR NAME: ORIGINAL AMOUNT:	01/01/2020 08/20/2019 - -	STATUS DATE: STATUS CODE: BALANCE: LAST PAYMENT DATE: 2 NARRATIVE CODES:	01/01/2020 Paid \$0 - Medical	DATE OF 1ST DELINQUENCY: ACCOUNT NUMBER: CREDITOR CLASSIFICATION CODE: Med/H	- - Health
DATE REPORTED: DATE ASSIGNED: COLLECTION AGENCY NUMBER: ORIGINAL CREDITOR NAME: ORIGINAL AMOUNT:	04/28/2018 05/28/2017 - -	STATUS DATE: STATUS CODE: BALANCE: LAST PAYMENT DATE: 2 NARRATIVE CODES:	04/28/2018 In Bankruptcy \$760 - Medical	DATE OF 1ST DELINQUENCY: ACCOUNT NUMBER: CREDITOR CLASSIFICATION CODE: Med/H	- - Health

Trades Summary & Account Status*

	MORTGAGE	REVOLVING	INSTALLMENT	LINE OF CREDIT	OTHER
TOTAL NUMBER OF ACCOUNTS	1	3	3	1	1
TOTAL ACCOUNTS W/ BALANCE	1	2	3	1	-
TOTAL BALANCE	\$364,204	\$765	\$60,455	\$15,668	-
SCHEDULED PAYMENT	\$3,589	\$44	\$1,167	\$262	-
ACTUAL PAYMENT	-	\$60	\$1,227	-	-
OLDEST OPEN DATE	05/01/2017	10/16/2018	05/25/2014	09/01/2019	-
NEWEST DATE REPORTED	08/01/2020	05/28/2020	05/28/2020	08/01/2020	-
BALLOON PAYMENT	-	-	-	-	-
CREDIT LIMIT	-	\$1,800	\$0	\$15,600	-
HIGH LIMIT	\$380,000	\$932	\$72,687	\$15,849	-
TOTAL PAST DUE	\$17,943	\$0	-	-	-
30 DAYS	1	-	4	-	-
60 DAYS	1	-	0	-	-
90+ DAYS	1	-	0	-	-

Historical Consumer Information

ADDRESS REPORTED	DATE REPORTED	STATUS REPORTED
221 Linwood Dr, Linwood, NJ 08221	05/28/2020	Current
409 Dogwood St, Linwood, NJ 08221	05/28/2020	Former
68646 Q 64VW GU, Phoenix, AZ 85086	02/28/2020	Former
853 Fhgdueurrn OQ, Linwood, NJ 08221	08/28/2016	Former
PHONE NUMBER REPORTED	DATE REPORTED	STATUS REPORTED
PHONE NUMBER REPORTED	DATE REPORTED 02/07/2015	STATUS REPORTED Current
201-555-1212	02/07/2015	Current

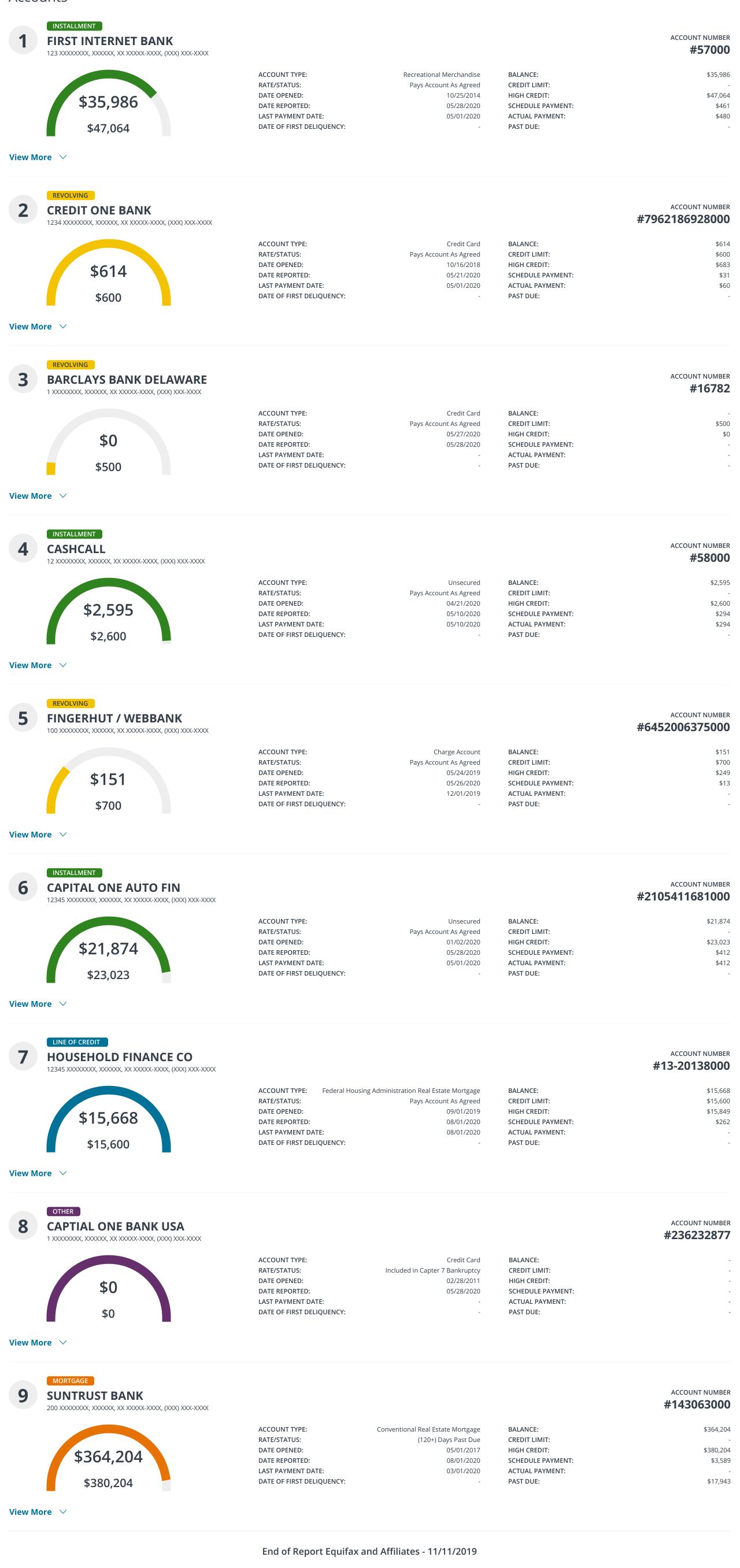
Employer Information*

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

Credit Inquiries

DATE OF INQUIRY	CUSTOMER NAME	MEMBER NUMBER
06/26/2020	Fiserv - AFTECH	999ZS03153
06/12/2020	Experian / Scorex	999ZZ54447
06/11/2020	US Cellular	999UT02445
06/10/2020	Lendmark Financials S	999FP02347
06/09/2020	Fair Issac Inc	999ZZ53135

Accounts*



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 identity fraud risk alert purposes only and is not to be 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 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 or maintained 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.

3. MILITARY LENDING ACT (MLA)

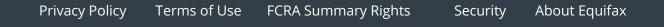
THE DEPARTMENT OF DEFENSE ("DOD") COVERED BORROWER DATA ("DATA") IS FROM THE DEFENSE MANPOWER DATA CENTER ("DMDC") BY WAY OF CONTRACT BETWEEN EQUIFAX INFORMATION SERVICES LLC ("EQUIFAX") AND DOD. ALL DOD DATA IS USED AND STORED BY EQUIFAX IN ACCORDANCE WITH ITS LEGAL AND CONTRACTUAL OBLIGATIONS. THE 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.

4. IMPACTED DATA INDICATOR

THE IMPACTED DATA INDICATOR IS A FRAUD TOOL AND INFORMATION SERVICE BASED ON INFORMATION THAT WAS NOT COLLECTED, IN WHOLE OR IN PART, FOR THE PURPOSE OF SERVING AS A FACTOR IN ESTABLISHING A CONSUMER'S ELIGIBILITY FOR CREDIT OR INSURANCE TO BE USED PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES; EMPLOYMENT PURPOSES; OR ANY OTHER PURPOSE AUTHORIZED UNDER THE FCRA. ACCORDINGLY, CLIENT WILL NOT USE IMPACTED DATA INDICATOR (I) AS PART OF ITS DECISIONMAKING PROCESS FOR DETERMINING THE CONSUMER'S ELIGIBILITY FOR CREDIT OR ANY OTHER FCRA PERMISSIBLE PURPOSE OR (II) IN ANY MANNER FOR THE PURPOSE OF TAKING "ADVERSE ACTION" AGAINST A CONSUMER, AS DEFINED IN THE EQUAL CREDIT OPPORTUNITY ACT AND REGULATION B. CLIENT MAY ONLY USE THE IMPACTED DATA INDICATOR, 'FLAGS', INDICATORS OR OTHER WARNING MESSAGE FROM THE IMPACTED DATA INDICATOR AS AN INDICATION THAT THE CONSUMER'S APPLICATION INFORMATION SHOULD BE INDEPENDENTLY VERIFIED PRIOR TO A CREDIT DECISION OR ANY OTHER PURPOSE AUTHORIZED UNDER THE FCRA. DUE TO THE METHOD OF MATCHING THE IMPACT FILE TO THE INPUT LIST, THE PRESENCE OF A FLAG (OR LACK OF FLAG) DOES NOT NECESSARILY MEAN A CONSUMER'S INFORMATION WAS IMPACTED (OR NOT IMPACTED).

*209 Equifax Information Services LLC P.O. Box 74024 Atlanta, GA 30374-0241 (800) 685-1111

www.Equifax.com/FCRA



f 🄰 🔊 🖬 🖬

respective owners.