

Consumer Report

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Applicant Co-Applicant

RESPONSE FROM EQUIFAX*

NAME: Smith, John
DATE OF BIRTH: 04/08/1965
SSN: 123-56-2345
FILE PULLED: 11/11/2019
USER ID/MEMBER NUMBER: James123401AM10353

CUSTOMER INQUIRY

CUSTOMER NAME: John Smith
DATE OF BIRTH: 04/08/1965
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
DEATH STATE: Arizona
DEATH DATE: N/A
DATE FILE WAS ESTABLISHED: 02/20/2012

ALERTS & TRIGGERS*

Table with 3 columns: ID SCAN, MILITARY LENDING ACT, IMPACTED DATA INDICATOR. Includes details like 'Inquiry SSN reported as misused' and 'Subscribed to MLA'.

ACCOUNTS SUMMARY*

Summary table for accounts including Mortgage, Revolving, and Installments. Total accounts: 9.

LAST REPORTED EMPLOYMENT*

Employment details: Occupation Director at Equifax Inc. FICO V8 score: 535.

POTENTIAL NEGATIVE INFO*

Table of potential negative info including Bankruptcies (1), Collections (2), and Delinquencies.

RECENT BANKRUPTCY*

Bankruptcy details: Date filed 09/01/2017, Type Personal, Discharged CH-7.

3RD PARTY COLLECTIONS

3rd party collections summary: Date reported 01/01/2000, Balance \$0.

ADDITIONAL INFORMATION*

Additional information section 1: ID SCAN details.

2. SYNTHETIC ID

Synthetic ID details: Final Assessment Flag Yes, Number of Terminated Users 5.

3. MILITARY LENDING ACT

Military Lending Act details: Subscribed to MLA Yes.

4. IMPACTED DATA INDICATOR

Impacted Data Indicator details: Subscribed to Impacted Data Indicator Yes.

CONSUMER STATEMENT

DATE REPORTED: 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*

Attributes table with columns for various metrics like Number of Inquiries, Percent Utility Inquiries, etc.

BANKRUPTCY DETAILS*

Bankruptcy details: Date filed 09/01/2017, Type Personal, Discharged CH-7.

3RD PARTY COLLECTIONS DETAILS*

3rd party collections details for multiple accounts, including dates and creditor information.

TRADE SUMMARY & ACCOUNT STATUS*

Trade Summary table with columns: MORTGAGE, REVOLVING, INSTALLMENT, LINE OF CREDIT, OTHER.

HISTORICAL CONSUMER INFORMATION

Historical consumer information table with columns: ADDRESS REPORTED, DATE REPORTED, STATUS REPORTED.

EMPLOYER INFORMATION*

Employer information: Former Employer Equifax Inc, Occupation Director.

CREDIT INQUIRIES

Credit inquiries table with columns: DATE OF INQUIRY, CUSTOMER NAME, MEMBER NUMBER.

ACCOUNTS*

Main accounts table with 4 columns: Account Number, Account Type, Balance, and Payment info. Includes entries for First Internet Bank, Credit One Bank, Barclays Bank, etc.

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...

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www.Equifax.com/FCRA