Co-Applicant

X

Dismiss

Yes

01/01/2000\

08/20/2019

No

Yes

Yes

Yes

No

Consumer Report



Create Letter Download PDF

Applicant

Yes

N/A

10/01/2019

Arizona

RESPONSE FROM EQUIFAX* Smith, John NAME:

DATE OF BIRTH:

EQUIFAX®

04/08/1985

CUSTOMER INQUIRY CUSTOMER NAME: DATE OF BIRTH:

John Smith 04/08/1985 123-56-2345 221 Linwood Dr Linwood, NJ 08221

CONSUMER INFORMATION* OTHER NAMES:

123-56-2345 SSN: 11/11/2019 FILE PULLED: James123/401AM10353 **USER ID/MEMBER NUMBER:**

SSN: **ADDRESS:**

SSN STATUS:

SSN MATCH FLAGS:

Smith, H Jonathan **CURRENT ADDRESS:** 221 Linwood Dr, Linwood, NJ 08221 Date Reported: 05/28/2020 **CURRENT PHONE NUMBER:** 201-555-1212 Date Reported: 02/07/2015 **View All Historical Consumer Information**

ISSUE DATE: ISSUE STATE: DEATH DATE: DEATH STATE: DATE FILE WAS ESTABLISHED: DATE OF MOST RECENT ACTIVITY:

N/A 02/20/2012 05/23/2014

ID SCAN Inquiry address unverifiable

ALERTS & TRIGGERS*

Inquiry SSN reported as misused Inquiry SSN has never been issued or was issued after June 2011 Inquiry address associated with more than one name or Inquiry address is listed as a U.S. Post Office street address View All Additional Information Details

MILITARY LENDING ACT Subscribed to MLA

Yes

550

- Most Recent Inquiry

3RD PARTY COLLECTIONS

DATE REPORTED:

DATE ASSIGNED:

address

IMPACTED DATA INDICATOR Subscribed to Impacted Data Indicator

9

1

3

3

1

Director

Equifax Inc.

Capital One Bank (02/28/2011) Suntrust Bank (08/01/2020) 9 Years 3 Years

MORTGAGE: REVOLVING: INSTALLMENTS: LINE OF CREDIT:

ACCOUNTS SUMMARY*

NUMBER OF ACCOUNTS:

OTHER:

LAST REPORTED EMPLOYMENT* OCCUPATION: **EMPLOYER:** DATE FIRST REPORTED: DATE LAST REPORTED:

FICO V8 535 Accts Too High

Not Significantly

DATE FILED:

RECENT BANKRUPTCY*

TYPE OF BANKRUPTCY:

OLDEST OPEN DATE:

NEWEST DATE REPORTED:

AVERAGE ACCOUNT AGE:

LENGTH OF CREDIT HISTORY:

09/01/2017

10/17/2019

Individual

Personal

POTENTIAL NEGATIVE INFO*

BANKRUPTCIES:

COLLECTIONS:

1. ID SCAN

05/15/2013

2

- Serious Deliquency, and Public Record or Collection - Ratio of Balance to Limit on Bank Revolving or Other Rev - Time Since Deliquency is Too Recent or Unknown - Number of Accounts with Deliquency

VANTAGE 3 - Too High on Bank / Other Revolving Accounts - Number of Accounts with Delinquency - Number of Inquiries Last 2 Years

30 DAY DELINQUENCIES: 60 DAY DELINQUENCIES: 90 DAY DELINQUENCIES:

ADDITIONAL INFORMATION*

Inquiry SSN reported as misused

5 DATE REPORTED: 1 FILER: **CURRENT INTENT/DISPOSITION CODE:** Discharged CH-7 **2 NARRATIVE CODES: CURRENT DISPOSITION DATE:**

5

2

Yes

Yes

3

0

0

0

0

0

09/01/2017

10/17/2019

01/01/2000

Personal

View All Bankruptcy Details Inquiry address unverifiable Inquiry address associated with more than one name or

Number of Inquires Adversely Affected the Score, But

ORIGINAL CREDITOR NAME: CREDITOR CLASSIFICATION CODE: Med/Health NARRATIVE CODES: Medical **STATUS CODE:** Paid **ORIGINAL AMOUNT: BALANCE:** \$0 View All 3rd Party Collections Details

Inquiry address is listed as a U.S. Post Office street

June 2011 NOTICE (i) 2. SYNTHETIC ID Final Assessment Flag

Yes Final Assessment Level Authorized User Velocity Flag (AUV) Yes ID Discrepancy Flag (IDD) No Number of Authorized Users DISCLAIMER (i)

Inquiry SSN has never been issued or was issued after

Number of Terminated Users 5 Shared Address Flag ID Confirmation/Behavior Flag (IDCB) Yes **Identity Confirmation Flag 1** Shared SSN (Name) Flag Yes Identity Confirmation Flag 2 SSN Verified Flag Inquiry Flag No Invalid SSN Flag Yes Death Master Hit Flag

0

0

0

0

0

4

0

0

0

0

0

4

0

0

0

0

0

Individual

01/01/2020

Paid

Medical

\$760

Medical

05/28/2020

\$0

\$72,687

04/28/2018

In Bankruptcy

\$0

4. IMPACTED DATA INDICATOR Subscribed to Impacted Data Indicator DISCLAIMER (i)

CONSUMER STATEMENT

Accts Too High

Not Significantly

w/in 12 Months

w/in 24 Months

DATE REPORTED: 08/01/2016

3. MILITARY LENDING ACT

Subscribed to MLA

DISCLAIMER (i)

DATE PURGED: 08/01/2016 **COMMENT:** Still my credit score not updated FICO V8* 535

- Serious Deliquency, and Public Record or Collection

- Time Since Deliquency is Too Recent or Unknown

- Number of Inquires Adversely Affected the Score, But

- Ratio of Balance to Limit on Bank Revolving or Other Rev

- 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%

COMMENT: I lost my wallet. Logged a complaint, frozen

DATE REPORTED: 086/01/2016

DATE PURGED: 06/01/2016

my credit reports.

VANTAGE 3*

Number Open Trades

Loan Trades

DATE VERIFIED:

STATUS DATE:

FILER:

Number Open Auto Trades

Number Open Bankcard Trades

Number Open Credit Union Trades

Number Open Installment Trades

Number Open Mortgage Trades

Number Open Revolving Trades

Number Trades w/Update w/in

w/in 3 Months w/ Balance > \$0

3 Months w/ Balance > \$0

Number Open Sales Finance Trades

Number Bankcard Trades w/Update

w/Update w/in 3 Months w/ Balance > \$0

CURRENT INTENT/DISPOSITION CODE: Discharged CH-7

Number Department Store Trades

Number Open Retail Trades

Number Open Department Store Trades

Number Open Personal Finance and Student

550

BNI 4.0* 133 - Occurance of Bankruptcy Event - Age of Bankcard Accounts - Number of Non-Utility Inquires - Age of Account Activity SCORE RANGE: 1-300 **CONSUMER RANK:** 37%

SCORE RANGE: 535-750 **CONSUMER RANK:** 62% **ATTRIBUTES*** Number Inquiries w/in 3 Months Number Inquiries w/in 12 Months

Percent Utility Inquiries w/in 1 Month to

Percent Utility Inquiries w/in 1 Month to

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

Inquiries w/in 12 Months

Inquiries w/in 24 Months

- Number of Accounts with Deliquency

Number Inquiries w/in 24 Months 0 Number Non-Utility Inquiries w/in 1 Month 0 Number Non-Utility Inquiries w/in 3 Months Number Non-Utility Inquiries w/in 12 Months 0 0 Number Non-Utility Inquiries w/in 24 Months Percent Inquiries w/in 1 Month to Inquiries 0 Percent Inquiries w/in 1 Month to Inquiries 0 Percent Utility Inquiries w/in 3 Months to Inquiries w/in 12 Months 0 Percent Utility Inquiries w/in 3 Months to Inquiries w/in 24 Months 0 Percent Utility Inquiries w/in 12 Months to Inquiries w/in 24 Months 5

Number Trades Opened w/in 6 Months Number Revolving Trades Opened w/in 6 Number Trades Opened w/in 12 Months Number Installment Trades Opened w/in 12

Total Balance Closed Bankcard Trades w/Update w/in 3 Months 0 Total Balance Closed Credit Union Trades 0 w/Update w/in 3 Months 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 0 w/Update w/in 3 Months Total Balance Closed Sales Finance Trades w/Update w/in 3 Months Number Trades Opened w/in 3 Months Number Installment Trades Opened w/in 6 0 Number Revolving Trades Opened w/in 12 0 Months Age Newest Mortgage Trade 0 Total Loan Amount Open Student Loan

Trades w/Update w/in 3 Months

PRI INTENT/DISPOSITION CODE:

CURRENT DISPOSITION DATE:

DATE OF 1ST DELINQUENCY:

CREDITOR CLASSIFICATION CODE:

LINE OF CREDIT

1

\$15,668

\$262

09/01/2019

08/01/2020

\$15,600

\$15,849

MEMBER NUMBER

999ZS03153

999ZZ54447

999UT02445

999FP02347 999ZZ53135

BALANCE:

PAST DUE:

BALANCE:

PAST DUE:

BALANCE:

PAST DUE:

BALANCE:

PAST DUE:

BALANCE:

PAST DUE:

BALANCE:

PAST DUE:

CREDIT LIMIT:

HIGH CREDIT:

SCHEDULE PAYMENT:

ACTUAL PAYMENT:

CREDIT LIMIT:

HIGH CREDIT:

SCHEDULE PAYMENT:

ACTUAL PAYMENT:

CREDIT LIMIT:

HIGH CREDIT:

SCHEDULE PAYMENT:

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CREDIT LIMIT:

HIGH CREDIT:

SCHEDULE PAYMENT:

ACTUAL PAYMENT:

CREDIT LIMIT:

HIGH CREDIT:

SCHEDULE PAYMENT:

ACTUAL PAYMENT:

w/Update w/in 3 Months

w/Update w/in 3 Months

2 NARRATIVE CODES:

ACCOUNT NUMBER:

Total Loan Amount Open Auto Trades

Total High Credit Open Bankcard Trades

2

0

0

Med/Health

OTHER

1

TYPE OF BANKRUPTCY: DATE REPORTED: 3RD PARTY COLLECTIONS DETAILS* DATE REPORTED: DATE ASSIGNED: **COLLECTION AGENCY NUMBER:**

ORIGINAL CREDITOR NAME:

ORIGINAL AMOUNT:

BANKRUPTCY DETAILS*

DATE FILED:

DATE REPORTED: DATE ASSIGNED: **COLLECTION AGENCY NUMBER: ORIGINAL CREDITOR NAME:** ORIGINAL AMOUNT: TRADE SUMMARY & ACCOUNT STATUS*

TOTAL NUMBER OF ACCOUNTS

TOTAL ACCOUNTS W/ BALANCE

TOTAL BALANCE

ACTUAL PAYMENT

CREDIT LIMIT

HIGH LIMIT

SCHEDULED PAYMENT

08/20/2019 STATUS CODE: **BALANCE:** LAST PAYMENT DATE: **2 NARRATIVE CODES:** 04/28/2018 STATUS DATE: 05/28/2017 STATUS CODE: BALANCE: LAST PAYMENT DATE: **2 NARRATIVE CODES:**

1

1

\$3,589

08/01/2020

\$380,000

MORTGAGE REVOLVING INSTALLMENT 3 3 2 3 \$364,204 \$765 \$60,455 \$44 \$1,167 \$60 \$1,227 05/01/2017 10/16/2018 05/25/2014

05/28/2020

\$1,800

\$932

DATE OF 1ST DELINQUENCY: **ACCOUNT NUMBER: CREDITOR CLASSIFICATION CODE:** Med/Health

OLDEST OPEN DATE NEWEST DATE REPORTED **BALLOON PAYMENT**

| 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 | | Fo | 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 | | |
| 201-555-1212 | 02/07/2015 | | | Current | | |
| 609-555-3456 | 06/18/2014 | | | Former | | |
| 480-555-3456 | 06/02/2014 | | Fo | Former | | |

DATE FIRST REPORTED: 05/15/2013 DATE LAST REPORTED: -**CREDIT INQUIRIES**

EMPLOYER INFORMATION*

LAST REPORTED EMPLOYMENT

OCCUPATION: Director

EMPLOYER: Equifax Inc.

DATE OF INQUIRY

06/26/2020

06/12/2020

US Cellular 06/11/2020 06/10/2020 Lendmark Financials S 06/09/2020 Fair Issac Inc **ACCOUNTS***

INSTALLMENT

#57000

1. FIRST INTERNET BANK | 123 XXXXXXXX, XXXXXX, XX XXXXX-XXXX, (XXX) XXX-XXXX

3. BARCLAYS BANK DELAWARE | 1 XXXXXXXXX, XXXXXXX, XX XXXXX-XXXX, (XXX) XXX-XXXX

5. FINGERHUT / WEBBANK | 100 XXXXXXXX, XXXXXXX, XX XXXXX-XXXX, (XXX) XXX-XXXX

4. CASHCALL | 12 XXXXXXXX, XXXXXXX, XX XXXXX-XXXX, (XXX) XXX-XXXX

Revolving

Installment

#58000

Revolving

#6452006375000

#13-20138000

MORTGAGE

#143063000

#16782

PORTFOLIO TYPE CODE: **ACCOUNT NUMBER:** View More ∨

PORTFOLIO TYPE CODE:

PORTFOLIO TYPE CODE:

PORTFOLIO TYPE CODE:

ACCOUNT NUMBER:

View More ∨

ACCOUNT NUMBER:

View More ∨

ACCOUNT NUMBER:

View More ∨

2. CREDIT ONE BANK | 1234 XXXXXXXX, XXXXXXX, XX XXXXX-XXXX, (XXX) XXX-XXXX Revolving **ACCOUNT TYPE:** #7962186928000 RATE/STATUS: DATE OPENED: DATE REPORTED: LAST PAYMENT DATE: DATE OF FIRST DELIQUENCY:

ACCOUNT TYPE:

RATE/STATUS:

DATE OPENED:

DATE REPORTED:

ACCOUNT TYPE:

RATE/STATUS:

DATE OPENED:

DATE REPORTED:

ACCOUNT TYPE:

RATE/STATUS:

DATE OPENED:

RATE/STATUS:

DATE OPENED:

DATE REPORTED:

LAST PAYMENT DATE:

DATE OF FIRST DELIQUENCY:

DATE REPORTED:

LAST PAYMENT DATE:

DATE OF FIRST DELIQUENCY:

LAST PAYMENT DATE:

DATE OF FIRST DELIQUENCY:

LAST PAYMENT DATE:

DATE OF FIRST DELIQUENCY:

FORMER EMPLOYER

OCCUPATION: Analyst

EMPLOYER: Accenture

CUSTOMER NAME

Fisery - AFTECH

Experian / Scorex

ACCOUNT TYPE:

RATE/STATUS:

DATE OPENED:

DATE REPORTED:

LAST PAYMENT DATE:

DATE OF FIRST DELIQUENCY:

DATE FIRST REPORTED: 01/01/2010

DATE LAST REPORTED: 05/01/2013

Pays Account As Agreed 10/16/2018 05/21/2020 05/01/2020 Credit Card Pays Account As Agreed 05/27/2020 05/28/2020

Recreational Merchandise

Pays Account As Agreed

10/25/2014

05/28/2020

05/01/2020

Credit Card

Unsecured

04/21/2020

05/10/2020

05/10/2020

Charge Account

05/24/2019

Pays Account As Agreed

Pays Account As Agreed

BALANCE: CREDIT LIMIT: \$500 **HIGH CREDIT:** \$0 SCHEDULE PAYMENT: **ACTUAL PAYMENT:** PAST DUE:

\$35,986

\$47,064

\$461

\$480

\$614

\$600

\$683

\$31

\$60

\$2,595

\$2,600

\$294

\$294

\$151

\$700

\$249

\$13

\$15,668

\$15,600

\$15,849

\$364,204

\$380,204

\$3,589

\$17,943

\$262

PORTFOLIO TYPE CODE: ACCOUNT NUMBER: View More ∨ 6. CAPITAL ONE AUTO FIN | 12345 XXXXXXXXX, XXXXXXX, XX XXXXX-XXXXX, (XXX) XXX-XXXX

PORTFOLIO TYPE CODE:

PORTFOLIO TYPE CODE:

PORTFOLIO TYPE CODE:

ACCOUNT NUMBER:

View More ∨

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4. IMPACTED DATA INDICATOR

2. SYNTHETIC ID

1. ID SCAN

ACCOUNT NUMBER:

View More ∨

ACCOUNT NUMBER:

View More ∨

INSTALLMENT ACCOUNT TYPE: #2105411681000 RATE/STATUS: DATE OPENED: **DATE REPORTED:** LAST PAYMENT DATE: DATE OF FIRST DELIQUENCY: 7. HOUSEHOLD FINANCE CO | 12345 XXXXXXXX, XXXXXXX, XX XXXXX-XXXX, (XXX) XXX-XXXX LINE OF CREDIT **ACCOUNT TYPE:** Fed Housing Admin Real Estate Mortgage

05/26/2020 12/012019 Unsecured Pays Account As Agreed 01/02/2020 05/28/2020 05/01/2020

Pays Account As Agreed

Included in Capter 7 Bankruptcy

09/01/2019

08/01/2020

08/01/2020

Credit Card

02/28/2011

05/28/2020

BALANCE: \$21,874 CREDIT LIMIT: **HIGH CREDIT:** \$23,023 **SCHEDULE PAYMENT:** \$412 **ACTUAL PAYMENT:** \$412 **PAST DUE:**

PORTFOLIO TYPE CODE: OTHER **ACCOUNT TYPE: ACCOUNT NUMBER:** #236232877 RATE/STATUS: DATE OPENED: DATE REPORTED: LAST PAYMENT DATE: View More ∨ DATE OF FIRST DELIQUENCY:

9. SUNTRUST BANK | 200 XXXXXXXX, XXXXXXX, XX XXXXX-XXXX, (XXX) XXX-XXXX

8. CAPTIAL ONE BANK USA | 1 XXXXXXXXX, XXXXXXX, XX XXXXX-XXXX, (XXX) XXX-XXXX

ACCOUNT TYPE: Conventional Real Estate Mortgage (120+) Days Past Due RATE/STATUS: DATE OPENED: 05/01/2017 DATE REPORTED: 08/01/2020 LAST PAYMENT DATE: 03/01/2020 DATE OF FIRST DELIQUENCY: End of Report Equifax and Affiliates - 11/11/2019

THE DEPARTMENT OF DEFENSE ("DOD") COVERED BORROWER DATA ("DATA") IS FROM THE DEFENSE MANPOWER DATA CENTER ("DMDC") BY WAY OF CONTRACT BETWEEN EQUIFAX

[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

THE DEPARTMENT OF DEFENSE ("DOD") COVERED BORROWER DATA ("DATA") IS FROM THE DEFENSE MANPOWER DATA CENTER ("DMDC") BY WAY OF CONTRACT BETWEEN EQUIFAX

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

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

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

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

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

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] 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

BALANCE: CREDIT LIMIT: HIGH CREDIT: SCHEDULE PAYMENT: ACTUAL PAYMENT: PAST DUE:

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)

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

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