



EQUIFAX

OneView User Guide

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1 OneView Overview

As part of the updated Eport interface, **you now have access to our most comprehensive and simplest consumer credit report.**

- An intuitive, easy-to-read layout that includes an executive summary of a consumer's credit file
- Easy-to-read, comprehensive details that follow the cover page summary

This guide was created to help you hit the ground running with a better understanding of your new consumer credit report. You will:

- Explore the individual sections of the report
- Better understand each section and what it contains
- Tour new features and functionality

1.1 What's New?

- New executive credit summary page with most recent data
- Simple, graphical look and feel
- Available in PDF for printable versions
- New system functionality
- Easy to read and decision on

2

Mapping of OneView

OneView summarizes all aspects of a credit report in one page, so that a user may have a comprehensive view of the consumer's credit profile by glancing at the cover page. The details of each section are provided from the second page onwards.

Response from Equifax*

1

NAME:	Fuchsia, Herman
DATE OF BIRTH:	04/08/1985
SSN:	XXX-XX-2345
FILE PULLED:	11/11/19
USER ID/MEMBER NUMBER:	XXXXXXXXXX

Customer Inquiry*

CUSTOMER NAME:	Herman Fuchsia
DATE OF BIRTH:	04/08/1985
SSN:	XXX-XX-2345
ADDRESS:	1575 Octagon Road Pelham, AL 30000
FORMER ADDRESS:	N/A

Consumer Information*

2

OTHER NAMES: HFuchsia, HH Flushisa	FORMER ADDRESS: 123 Example Road, Atlanta, GA 30309 Date Reported: 2/7/15	SSN STATUS: Confirmed
CURRENT ADDRESS: 575 Octagon Road, Pelham, AL 30000 Date Reported: 2/7/15	FORMER ADDRESS: 123 Example Road, Atlanta, GA 30309 Date Reported: 2/7/15	SSN MATCH FLAGS: Y
PHONE NUMBER: 215-555-1212 DATE REPORTED: 2/7/15		ISSUE DATE: 10/1/2019
FORMER ADDRESS: 123 Example Road, Atlanta, GA 30309 Date Reported: 2/7/15		ISSUE STATE: New Mexico
		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

3

- The input SSN is reported as deceased
- The input SSN was issued prior to the input Date of Birth
- The input Last Name and SSN are verified, but not with the input Address and Phone
- The input bill-to and ship-to addresses are geographically distant
- The input SSN is invalid

[View All Fraud Information Details](#)

- The input phone number may be disconnected
- The input phone number is potentially invalid
- The input phone number is a pager number
- The input phone number is a mobile number
- The input address may be invalid according to postal specifications

Account Overview*

4

1 MORTGAGE	\$125,000
2 REVOLVING	\$76,500
3 INSTALLMENT	\$35,000
4 LINE OF CREDIT	\$6,000
5 OTHER	\$23,000

Accounts Summary*

5

09 REVOLVING:	1
INSTALLMENTS:	2
MORTGAGE:	1
LINE OF CREDIT:	3
OTHER:	2
OLDEST OPEN DATE:	MID-ATLANTIC FINANCE (00/00/20)
NEWEST DATE REPORTED:	TOYOTA MOTOR CREDIT (00/00/20)
LENGTH OF CREDIT HISTORY:	XXXXXX
AVERAGE ACCOUNT AGE:	XXXXXX

Last Reported Employment*

6

OCCUPATION:	Director
EMPLOYER:	XYZ Company
DATE FIRST REPORTED:	2/7/15
DATE LAST REPORTED:	00/00/20

FICO V8

7

725

- Time Since Delinquency is too recent or unknown
- Number of inquiries adversely affected the score, but not significantly
- Account not paid as agreed, public record or collection filing
- Number of Accounts with Delinquency
- Serious Delinquency

Vantage Score 3

735

- Too High on Bank / Other Revolving Accounts
- Number of Accounts with Delinquency
- Number of Inquiries Last 2 Years
- Most Recent Inquiry

Potential Negative Info*

8

BANKRUPTCIES:	3
COLLECTIONS:	1
30 DAY DELINQUENCIES:	0
60 DAY DELINQUENCIES:	0
90 DAY DELINQUENCIES:	0

Recent Bankruptcy*

9

DATE FILED:	01/02/2000
TYPE OF BANKRUPTCY:	B
DATE REPORTED:	01/01/1999
FILED:	J
CURRENT INTENT/DISPOSITION CODE:	D
2 NARRATIVE CODES:	05
CURRENT DISPOSITION DATE:	01/01/2001

[View All Bankruptcy Details](#)

3rd Party Collections

10

DATE REPORTED:	01/01/2000
ORIGINAL CREDITOR NAME:	JOHN SMITH
CREDITOR CLASSIFICATION CODE:	01
STATUS CODE:	D
ORIGINAL AMOUNT:	\$12,345
BALANCE:	\$1,234
LAST PAYMENT DATE:	01/01/2004

[View All 3rd Party Collection Details](#)

Response from Equifax*	1	Customer Inquiry*
NAME: Ffuchsia, Herman		CUSTOMER NAME: Herman Ffuchsia
DATE OF BIRTH: 04/08/1985		DATE OF BIRTH: 04/08/1985
SSN: XXX-XX-2345		SSN: XXX-XX-2345
FILE PULLED: 11/11/19		ADDRESS: 1575 Octagon Road Pelham, AL 30000
USER ID/MEMBER NUMBER: XXXXXXXX		FORMER ADDRESS: N/A

The details of the consumer you are inquiring about and the response from Equifax are shown right next to each other for a convenient reference.

LEFT SIDE

The left side shows personal identification of the consumer from Equifax records, including:

- **Name** – Last Name, First Name
- **Date of Birth** – Date of Birth or Age of the consumer
- **SSN** – SSN of consumer
- **File Pulled** – Date the report is generated
- **User ID/Member Number** – Eport User ID/Member number of user that pulled this credit report

RIGHT SIDE

The right side shows personal identification of the consumer, as was requested by the person initiating the inquiry.

Consumer Information*		2	
OTHER NAMES: Hffuchsia, HH Ffushisa	FORMER ADDRESS: 123 Example Road, Atlanta, GA 30309 Date Reported: 2/7/15	SSN STATUS:	Confirmed
CURRENT ADDRESS: 575 Octagon Road, Pelham, AL 30000 Date Reported: 2/7/15	FORMER ADDRESS: 123 Example Road, Atlanta, GA 30309 Date Reported: 2/7/15	SSN MATCH FLAGS:	Y
PHONE NUMBER: 215-555-1212 DATE REPORTED: 2/7/15		ISSUE DATE:	10/1/2019
FORMER ADDRESS: 123 Example Road, Atlanta, GA 30309 Date Reported: 2/7/15		ISSUE STATE:	New Mexico
		DEATH DATE:	N/A
		DEATH STATE:	N/A
		DATE FILE WAS ESTABLISHED:	02/20/2012
		DATE OF MOST RECENT ACTIVITY:	05/23/2014

This section shows additional details pertaining to the consumer's identification, such as:

- **Other Names** – Other names of the consumer
- **Current Address** – Latest address of the consumer
- **Former Address** – Former addresses associated with the consumer
- **SSN Status** – SSN Verified Indicator
- **SSN Match Flags** – SSN Match Indicator (Y = Yes, N = No, Blank = No Inquiry / SSN not available)
- **Issue Date** – Date SSN is issued
- **Issue State** – State SSN is issued
- **Death Date** – Year of death of consumer if deceased
- **Death State** – State of death
- **Date file was established** – Date Equifax credit record is established
- **Date of most recent activity** – Date of most recent activity on the file

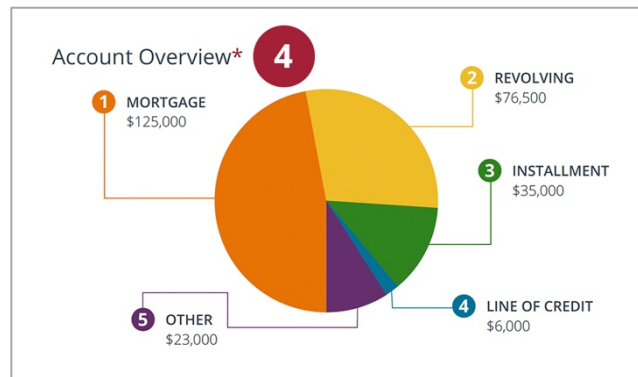
Alerts & Triggers		3	
- The input SSN is reported as deceased	- The input phone number may be disconnected		
- The input SSN was issued prior to the input Date of Birth	- The input phone number is potentially invalid		
- The input Last Name and SSN are verified, but not with the input Address and Phone	- The input phone number is a pager number		
- The input bill-to and ship-to addresses are geographically distant	- The input phone number is a mobile number		
- The input SSN is invalid	- The input address may be invalid according to postal specifications		
View All Fraud Information Details			

This section shows up to 10 alerts pertaining to the consumer. All alerts will appear on the 2nd page. In the web view, you may click on "View All Fraud Information Details" to directly navigate to a more complete list.

These alerts are generated from all the fraud product(s) that you are subscribed to.

2.4

Account Overview



This section highlights a graphical representation of consumer balances across different active accounts. A detailed account balance summary table is provided later in the report.

2.5

Account Summary

Accounts Summary* **5**

09

REVOLVING:		1
INSTALLMENTS:		2
MORTGAGE:		1
LINE OF CREDIT:		3
OTHER:		2
OLDEST OPEN DATE:	MID-ATLANTIC FINANCE (00/00/20)	
NEWEST DATE REPORTED:	TOYOTA MOTOR CREDIT (00/00/20)	
LENGTH OF CREDIT HISTORY:		XXXXXX
AVERAGE ACCOUNT AGE:		XXXXXX

This section shows total active accounts on the consumer file and number of active accounts in each type of account. This section also provides a helpful overview of credit history by showing the name and date of the oldest and newest accounts, and average account age.

- **Oldest Open Date** – Name and date of the oldest account opened
- **Newest Date Reported** – Name and date of newest account open date
- **Length of Credit History** – Total duration the credit data has been available
- **Average Account Age** – Average account age from all tradelines on the file

2.6

Last Reported Employment

Last Reported Employment*		6
OCCUPATION:		Director
EMPLOYER:		XYZ Company
DATE FIRST REPORTED:		2/7/15
DATE LAST REPORTED:		00/00/20

This section shows the last reported employment details of the consumer. This includes occupation, place of employment, date last reported, and date first reported. More detailed information, such as former employments details are provided later in the report.

2.7

Score Models

<p>FICO V8 7</p> <p>725</p> <ul style="list-style-type: none">- Time Since Delinquency is too recent or unknown- Number of inquiries adversely affected the score, but not significantly- Account not paid as agreed, public record or collection filing- Number of Accounts with Delinquency- Serious Delinquency	<p>Vantage Score 3</p> <p>735</p> <ul style="list-style-type: none">- Too High on Bank / Other Revolving Accounts- Number of Accounts with Delinquency- Number of Inquiries Last 2 Years- Most Recent Inquiry
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This section may show up to two score models and up to five reason/reject codes for the resulting score, such as a high number of inquiries, the age of bankcard accounts, serious delinquencies or other factors that adversely affected the score.

All scores are provided later in the report.

2.8

Potential Negative Information

Potential Negative Info*	8
BANKRUPTCIES:	3
COLLECTIONS:	1
30 DAY DELINQUENCIES:	0
60 DAY DELINQUENCIES:	0
90 DAY DELINQUENCIES:	0

This section shows potential negative information such as:

- **Number of Bankruptcies** – Number of public bankruptcies on the consumer file.
- **Collections** – Number of third-party collections on the consumer file. Delinquent accounts are broken out by 30, 60, and 90+ days.

2.8.1

Recent Bankruptcy

Recent Bankruptcy*	9
DATE FILED:	01/02/2000
TYPE OF BANKRUPTCY:	B
DATE REPORTED:	01/01/1999
FILER:	J
CURRENT INTENT/DISPOSITION CODE:	D
2 NARRATIVE CODES:	05
CURRENT DISPOSITION DATE:	01/01/2001
View All Bankruptcy Details	

This section shows most recent bankruptcy detail. A complete list is provided later in the report. The user may click on the “View All Bankruptcy Details” to directly navigate to the complete list.

- **Date Filed** – Date bankruptcy filed
- **Type of Bankruptcy** – Individual/Business
- **Date Reported** – Date Bankruptcy was reported to Equifax
- **Filer** – Individual/Joint/Spouse
- **Current Intent/Disposition Code** – Refer to the table below
- **Current Disposition Date** – Date of the final status of the case
- **Narrative Code** – Comments if available

List of Equifax Bankruptcy Intent/Disposition Codes

BANKRUPTCY CODES	DESCRIPTION
A = DISCHARGED CH-7	The amount owed was included in the "order of relief." Debtor no longer liable for debts listed in "order of relief."
C = CH-13 FILED	Adjustment of debts of an individual with consistent income. Debtor petitions the court for permission to pay a percent of his income over a period of years until debt is satisfied (usually not over three years).
D = CH-11 FILED	Business Reorganization. Business debtor is granted relief from payment under terms of initial contract reorganization period.
E = DISMSD/CLSD CH 11	The bankruptcy petition has been dismissed or closed by or has not been honored by the court. Debtor remains liable for his debts under the terms of the initial contract.
F = DISCHARGED CH-11	Petition by debtor for complete relief of all debts is honored. Debtor no longer liable for debts listed in "order of relief."
G = CH-12 FILED	The Chapter 12 plan applies only to family farmers who have regular annual incomes sufficient to make payments under a proposed plan. Payment under the plan must be completed in three years. In certain situations, payment of no longer than five years is permitted.
H = DISCHARGED CH-12	A discharge is entered after the completion of all payments under the plan. However, certain payments on some long-term claims, which are due after the last payment under the plan, will continue after the date of discharge.
I = INVOLUNTARY CH-7	The debtor is forced into bankruptcy by the petition of a sufficient number of his creditors.
J = DISMSD/CLSD CH 12	The bankruptcy petition has been dismissed or closed by or has not been honored by the court. Debtor remains liable for his debts under the terms of the initial contract.
K = DISMSD/CLSD CH 13	The bankruptcy petition has been dismissed or closed by or has not been honored by the court. Debtor remains liable for his debts under the terms of the initial contract.
L = DISCHARGED CH-13	Plan by debtor to pay percent of income over a period of years has been completed. Debtor no longer liable for debts listed in payment plan.
M = DISMSD/CLSD CH 7	The bankruptcy petition has been dismissed or closed by or has not been honored by the court. Debtor remains liable for his debts under the terms of the initial contract.
V = VOLUNTARY CH-7	Bankruptcy proceeding is initiated by the debtor's own petition to be

2.8.2

Recent 3rd Party Collection

3rd Party Collections		10
DATE REPORTED:	01/01/2000	
ORIGINAL CREDITOR NAME:	JOHN SMITH	
CREDITOR CLASSIFICATION CODE:	01	
STATUS CODE:	D	
ORIGINAL AMOUNT:	\$12,345	
BALANCE:	\$1,234	
LAST PAYMENT DATE:	01/01/2004	
View All 3rd Party Collection Details		

This section shows the most recent 3rd party collection details. A complete list is provided later in the report. The user may click on the “View All 3rd Party Collection Details” to directly navigate to the complete list. Please note the FCRA prohibits the original creditor from being disclosed on medical debts.

- **Date Reported** – Date the collection was reported to Equifax
- **Status Code** – Current status of the collection
- **Original Amount** – Original collection amount
- **Balance Amount** – Balance amount
- **Last Payment Date** – Date of most recent payment
- **Original Creditor Name** – Original creditor name or number
- **Creditor Classification Code** – A general type of business for the original creditor

This section shows alerts from all the products that the customer is subscribed to. In the webpage, the disclaimers are shown when user hovers over the “Disclaimer” link under the applicable section. In the pdf print view, the disclaimers are provided at the end of the document with a reference to the section it is associated with.

Additional Fraud Information*

1. ID Scan

- Inquiry SSN has never been issued or was issued after June 2011
- Inquiry SSN reported as misused
- Inquiry address associated with more than one name or SSN
- Inquiry address unverifiable
- Inquiry address is listed as a U.S. Post Office street address
- Inquiry address is listed as a campground
- Inquiry SSN associated with person reported as deceased
- Inquiry address is listed as a hotel/motel
- Fraud victim alert present in database
- Inquiry SSN issued recently

Notice ⓘ

2. Synthetic ID

- Driver's License Format does not correspond to State of Issue
- Social Security Number issued prior to date of birth
- High use of Address by different individuals detected
- Area Code does not correspond to State on the Current Address
- Address Standardization Error Present for Current Address
- Address Standardization Warning Present for Current Address
- Elevated use of Address by different individuals detected
- Moderate use of address by different individuals detected
- Elevated use of Address by different individuals detected
- Moderate use of address by different individuals detected
- SSN/SIN does not meet verification criteria

Disclaimer ⓘ

3. Military Lending Act

- Subscribed to MLA YES

Disclaimer ⓘ

4. Impacted Data Indicator

- Subscribed to Impacted Data Indicator YES

Disclaimer ⓘ

Below is a list of Equifax services that you can subscribe to and receive comprehensive alerts in the consumer credit report.

SERVICE	DESCRIPTION
FraudIQ® ID Scan Alert	FraudIQ® Identity Alerts are a first line of defense to help protect your business by quickly spotting fraudulent identity components. Identity Scan Alert leverages over a dozen up-to-date public and proprietary database sources to effectively identify potential or known identity theft and application fraud in real-time. Identity Scan Alert quickly identifies activity involving credit fraud victim alerts, misused socials, hot addresses, suspicious phone numbers and other tracked potential risk factors. You may receive up to 15 ID Scan alerts.
FraudIQ® SSN Alert	Compares the inquiry social security number and consumer name to a proprietary list of confidently known names and their corresponding social security numbers.
FraudIQ® Synthetic ID	Synthetic ID Alerts is a non-FCRA product that combines Authorized User Velocity with Identity Discrepancy attributes from multiple data sources.
SSN Match	Byte-for-byte match comparing SSN provided on inquiry to SSN in the Equifax Database.
SSN Affirm	Indicates potentially fraudulent ID information based on the inquiry SSN and consumer ID.
Name Match	Compares first, middle, and last name provided on inquiry to those in the Equifax Database.
Address Discrepancy	Indicates when an inquiry address differs substantially from an address on file.
MLA Covered Borrower Status	Military Lending Act covered borrower status returned if applicable to the consumer.
Fraud Victim Alert	Indicates if consumer has requested that an initial (90-day) or extended (7-year) fraud alert be placed on their credit file.
OFAC	Indicates if a match was found in the Office of Foreign Assets Control database.
Market Max	This is a tool for use on inquiries when no credit data exists (a no-hit) or in conjunction with Equifax information on thin consumer inquiries. It generates a verification and risk assessment score for all consumers, regardless of their credit file history. It also predicts the likelihood of a payment default within the first 24 months.

2.9

Score Models

Score Model Name A*	Score Model Name B*	Score Model Name C*
540	540	540
<ul style="list-style-type: none"> - Too High on Bank / Other Revolving Accounts - Number of Accounts with Delinquency - Number of Inquiries Last 2 Years - Most Recent Inquiry 	<ul style="list-style-type: none"> - Too High on Bank / Other Revolving Accounts - Number of Accounts with Delinquency - Number of Inquiries Last 2 Years - Most Recent Inquiry 	<ul style="list-style-type: none"> - 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 CUSTOMER RANK: 62%	SCORE RANGE: 540-750 CUSTOMER RANK: 62%	SCORE RANGE: 540-750 CUSTOMER RANK: 62%

This section shows scores from all score models the customer is subscribed along with reasons and rejects. It also provides score range, which shows the lowest and highest mathematically achievable range of scores. Consumer ranking reflects what percentile the subject ranks within the score range when compared to other consumers.

2.10

Bankruptcy Details

Bankruptcy Details*			
DATE FILED:	1/2/2000	DATE VERIFIED:	
TYPE OF BANKRUPTCY:	B	FILED:	J
DATE REPORTED:	1/1/1999	CURRENT INTENT/DISPOSITION CODE:	D
		PRI INTENT/DISPOSITION CODE:	G
		2 NARRATIVE CODES:	05
		CURRENT DISPOSITION DATE:	1/1/2001
DATE FILED:	1/2/2000	DATE VERIFIED:	
TYPE OF BANKRUPTCY:	B	FILED:	J
DATE REPORTED:	1/1/1999	CURRENT INTENT/DISPOSITION CODE:	D
		PRI INTENT/DISPOSITION CODE:	G
		2 NARRATIVE CODES:	05
		CURRENT DISPOSITION DATE:	1/1/2001
DATE FILED:	1/2/2000	DATE VERIFIED:	
TYPE OF BANKRUPTCY:	B	FILED:	J
DATE REPORTED:	1/1/1999	CURRENT INTENT/DISPOSITION CODE:	D
		PRI INTENT/DISPOSITION CODE:	G
		2 NARRATIVE CODES:	05
		CURRENT DISPOSITION DATE:	1/1/2001

This section shows a list of all bankruptcy records. Most recent record is also shown on the cover page.

2.11 3rd Party Collection Details

3rd Party Collection Details*					
DATE REPORTED:	1/1/2000	STATUS CODE:	UNPAID SUBJECT HAS NOT SATISFIED DEBT.	ACCOUNT DESIGNATOR CODE:	AUTHORIZED USER
DATE ASSIGNED:	1/2/2000	ORIGINAL AMOUNT:	\$12,345	COLLECTION AGENCY CUSTOMER NUMBER:	1234567890
ORIGINAL CREDITOR NAME:	JOHN SMITH	BALANCE:	\$1,234	AUTOMATED UPDATE INDICATOR:	1
CREDITOR CLASSIFICATION CODE:	01	LAST PAYMENT DATE:	1/1/2004		
NARRATIVE CODE:		DATE OF FIRST DELINQUENCY:	6/1/2004		

This section shows a list of all 3rd party collection records. Most recent record is also shown in the cover page.

2.12 Consumer Statement

Consumer Statement	
1. LOST WALLET	2. CREDIT SCORE NOT UPDATED
DATE REPORTED: 06/01/2016	DATE REPORTED: 08/01/2016
DATE PURGED: 06/01/2016	DATE PURGED: 08/01/2016
COMMENT: I lost my wallet. Logged a complaint, frozen my credit reports.	COMMENT: Still my credit score not updated

This section will display comments a consumer has appended to the consumer report.

2.13 Trade Summary & Account Status

Trades Summary & Account Status*					
	1 MORTGAGE	2 REVOLVING	3 INSTALLMENT	4 LINE OF CREDIT	5 OTHER
TOTAL ACCOUNTS	3	2	9	2	5
TOTAL W/ BALANCE	3	2	3	2	3
TOTAL BALANCE	\$26,250	\$1,013	\$12,916	\$1,163	\$3,519
SCHEDULED PAYMENTS	\$92	\$69	\$897	\$163	
ACTUAL PAYMENTS					
BALLOON PAYMENT					
TOTAL CREDIT LIMIT					
TOTAL HIGH CREDIT	\$619	\$1,151	\$24,959	\$1,168	
TOTAL PAST DUE	25631	747	150	315	3519
OLDEST DATE OPENED	7/8/2015	6/16/2019	3/13/2019	8/14/2019	1/0/2015
NEWEST DATE REPORTED	9/28/2019	9/28/2019	12/6/2018	9/28/2019	9/0/2019
30 DAYS	0	0	0	0	0
60 DAYS	0	0	0	0	0
90+ DAYS	8	0	0	0	2

This section provides details to calculate overall ratios, such as the balance to credit limit, to help you quickly spot risk or opportunity.

Other fields include:

- Number of active accounts grouped by account types
- Number of accounts with balance

Totals for the below amounts is presented in the table:

- Balance amount
- Scheduled payment amount
- Actual payment amount
- Balloon payment amount
- Credit limit
- High limit – Highest outstanding balance or original amount
- Past due amount
- Oldest open date – Oldest account open date
- Newest date reported – Recent account reported date

Also, delinquency data is shown per account type.

2.14 Employer Information

Employer Information*		
LAST REPORTED EMPLOYMENT	FORMER EMPLOYER	FORMER EMPLOYER
OCCUPATION: Director	OCCUPATION: Director	OCCUPATION: Director
EMPLOYER: XYZ COMAPNY	EMPLOYER: XYZ COMAPNY	EMPLOYER: XYZ COMAPNY
DATE FIREST REPORTED: 00/00/20	DATE FIREST REPORTED: 00/00/20	DATE FIREST REPORTED: 00/00/20
DATE LAST REPORTED: 00/00/20	DATE LAST REPORTED: 00/00/20	DATE LAST REPORTED: 00/00/20

This section shows all the employment details of the consumer including occupation, place of employment, date last reported, and date first reported. The latest reported employment is also provided on the cover page.

2.15 Credit Inquiries

Credit Inquiries		
DATE OF INQUIRY	CUSTOMER NAME	MEMBER NUMBER
09/22/2014	EQUIFAX TEST	401VC02589
06/18/2014	FIRST FAMILY FINANCE	433FP0062
06/02/2014		323FP0010
05/16/2014		871FP00947

This section includes list of inquiries for consumer report.

2.16 Accounts

Accounts*

1 REVOLVING
MIDLAND FUNDING LLC 181FY00157 540
120 CORPORATE BLVD, STE 100 NORFOLK VA 23502, (757)513-8300

\$28,500
\$33,250

[View More](#) ▾

PORTFOLIO TYPE:	OPEN ACCOUNT	PAST DUE:	ACCOUNT NUMBER
BALANCE:	\$28,000	ACCOUNT TYPE:	\$693
CREDIT LIMIT:	\$33,250	LOAN TYPE:	N/A
HIGH CREDIT:	\$791	STATUS:	FACTORING COMPANY ACCOUNT
SCHEDULED PAYMENT:	\$15	MONTHS REVIEWED:	COLLECTION ABOUT
ACTUAL PAYMENT:	\$14		57

This section shows a consumer's tradelines, or accounts. The report provides the most extensive data available from our core credit file to ensure you get the highest level of account details. You can quickly analyze monthly payment activity and review important details. Information included in the trade line section will vary according to the amount of information provided by the record supplier or creditor.

The graphic represents balance over available credit for Revolving, Line of Credit and other accounts, whereas it represents balance over total loan amount for Mortgage and Installment accounts.

Click "View More" for additional details of the account, which is collapsible for report readability convenience. In the pdf print version, all fields are printed under each account.

ACCOUNT OWNER:	INDIVIDUAL ACCOUNT	DATE OF MAJ.DELINQ.RPTED:	00/00/20	PREVIOUS HIGH RATE OUTSIDE OF GRIDS:	\$000,000
DATE REPORTED:	00/00/20	DATE CLOSED:	00/00/20	NARRATIVE CODES:	1234
DATE OPENED:	00/00/20	DEFERRED PAYMENT START DATE:	00/00/20	ACTIVITY DESIGNATOR:	STOLEN
ST PAYMENT:	00/00/20	BALLOON PAYMENT AMOUNT:	\$1,000,000,000	HISTORY STATUS:	N/A
ST ACTIVITY:	00/00/20	CHARGE OFF AMOUNT:	\$000,000	OPEN OR CLOSED:	OPEN
ST EQUENCY:	\$000,000	BALLOON PAYMENT DUE DATE:	00/00/20	PREVIOUS HIGH RATE 1:	11/2019 8
ST ION:	5 YEARS	CREDITOR CLASSIFICATION:	XXXXXX	PREVIOUS HIGH RATE 2:	10/2019 8
DATE OF FIRST DELINQUENCY:	00/00/20	ORIGINAL CREDITOR NAME:	STEVE HOTDOG	PREVIOUS HIGH RATE 3:	09/2019 8

30	60	90
12	6	4

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2019	N/A	N/A										
2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2017	-	-	-	2	3	1	2	3	4	5	5	5

[View Less](#) ^

This section shows additional details of the account for further risk analysis. This section provides up to 48 months of payment history in addition to the total number of 30/60/90+ payments.

List of Payment History Codes

CODE	DESCRIPTION
*	Rate/Status not available that month
1	Pays as Agreed/Current account
2	Pays 30-59 days past due; not more than 2 payments past due
3	Pays 60-89 days past due; not more than 3 payments past due
4	Pays 90-119 days past due; not more than 4 payments past due
5	Pays 120 or more days past due; more than 4 payments past due
6	Collection account
7	Included in Chapter 13
8	Repossession (for future use; may be foreclosure)
9	Charged off
E	Zero balance and current account
[BLANK]	No Rate Reported

1. Examples of Portfolio Type

- Line of Credit (payment amounts based on the outstanding balance)
- Installment (fixed number of payments)
- Mortgage (fixed number of payments – usually for real estate)
- Open Account (entire balance is due upon demand)
- Revolving (payment amounts based on the outstanding balance)
- No Portfolio Type available

2. Examples of Account Type

- Auto
- Lease
- Unsecured
- Credit Card
- Home Improvement

3. Status Types

- Pays account as agreed
- Account is inactive
- In WEP of other party
- Lost or stolen card
- Adjustment pending
- Contact member for status
- Included in Chapter 13
- Refinanced or renewed
- Dispute - resolution pending
- Consumer deceased
- Included in bankruptcy
- In financial counseling
- In bankruptcy/other party
- Foreclosure process started
- Assigned to US Dept of ED

4. Account Designators

- Authorized User: This is an authorized user of this account; another individual has contractual responsibility.
- On behalf of another person: The subject has financial responsibility for an account, which is used exclusively by another person.
- Co-maker: The subject has co-signed for a loan and will be responsible for payment if the borrower should default.
- Individual Account: The subject of the report has contractual responsibility for

this account and is primarily responsible for its payment.

- Joint Account: The subject and another person (or persons) are jointly responsible for payment on this account.
- Maker: The subject is responsible for payment of a loan, but a co-maker will be responsible for payment if maker defaults.
- Shared, but otherwise undesignated: This code is an indication that the credit grantor knows that the subject and at least one other person share the account, but not enough information is available to designate the account as “J” or “A.”
- Terminated: The subject’s relationship to this account has ended, although other parties who once shared the account may continue to maintain the account.
- Undesignated
- Deceased

5. Creditor Classifications

- Retail
- Banking
- Flexible Spending Credit Card
- Rental/Leasing
- Medical/Health Care
- Utilities
- Oil Company
- Cable/Cellular
- Government
- Financial
- Personal Services
- Credit Union
- Insurance
- Automotive
- Educational
- Check Guarantee

6. Activity Designators

- Paid and Closed
- Paid
- Closed
- Refinanced
- Transfer/Sold/Paid
- Transfer/Sold
- Lost/Stolen



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