

Response From Equifax*

Full Name: John Doe
SSN: 666-03-1067
File Pulled: 7/1/2021
User ID/Member Number: 999AA00884
Date of Birth: 1/1/1960

Customer Inquiry

Customer Name: John Doe
Date of Birth: 1/1/1960
SSN: 666-03-1067
Address: 488 Intrl Sq Itc, Apo New York NY 09459
Customer Reference Number: GIBING

Consumer Information*

Other Names: N/A
Current Address: 488 Intrl Sq Itc , Apo New York NY 09459
Date Reported Address: 5/11/2021
Address Variance Indicator: N/A
Current Phone Number: N/A
Date Reported Phone: N/A

SSN Status: N
SSN Match Flags: YYYYYYYY
Issue Date: Prior to 1951
Issue State: GA
Death Date: N/A
Death State: N/A
Date File was Established: 3/28/2021
Date of Most Recent Activity: 5/11/2021

[View All Historical Consumer Information](#)

Alerts and Triggers*

FraudIQ Identity Scan: Y
Fraud IQ SSN: Y
Address Discrepancy Indicator: Y
Fraud Advisor: N
Military Lending Act: Y
OFAC Alerts: Y

[View All Alerts and Triggers Details](#)

Recent Bankruptcy*

Date Filed: N/A
Type of Bankruptcy: N/A
Date Reported: N/A
Filer: N/A
Intent: N/A
Current Disposition Date: N/A
Industry Codes: N/A
2 Narrative Codes: N/A

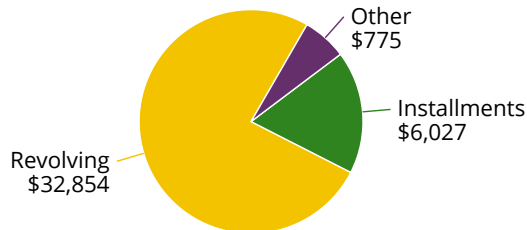
[View All Bankruptcy Details](#)

3rd Party Collections*

Date Reported: N/A
Original Creditor Name: N/A
Creditor Classification Code: N/A
Status Code: N/A
Original Amount: \$0
Balance: \$0
Last Payment Date: N/A

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

Account Overview*

[View Trade Summary & Account Details](#)

Accounts Summary*

29

Revolving: 15
Installments: 10
Mortgage: 0
Line of Credit: 0
Other: 4
Length of Credit History: 20 years and 11 months
Average Account Age: 7 years and 11 months
Oldest Open Account: JCPENNEY-MONOGRAM CC (8/1/2000)
Most Recent Account: WASHINGTON MUTUAL FI (1/7/2021)

Potential Negative Info*

30 Day Delinquencies: 11
60 Day Delinquencies: 1
90 Day Delinquencies: 0
Bankruptcies: 0
Collections: 0

Generic Risk Score

604

- Number Of Bank Revolving Accounts Reported - Last 9 Months
- Utilization Of Available Credit On Revolving Bank Accounts
- Number Of Personal Loan Company Installment Accounts
- Number Of Accounts Always Paid As Agreed

VANTAGESCORE 3.0

609

- Total Of All Balances On Bankcard Or Revolving Accounts Is Too High
- Balances On Bankcard Or Revolving Accounts Too High Compared To Credit Limits
- The Date That You Opened Your Oldest Account Is Too Recent
- The Total Of All Balances On Your Open Accounts Is Too High
- Number Of Inquiries Adversely Affected The Score But Not Significantly

The Work Number Income & Employment Information**

Employer: Enterprise One
Employment Status: Active
Job Title: DEMO EMPLOYEE
Total Time with Employer: 13 years, 6 months
Pay Amount: \$16.00
Pay Cycle: Biweekly
Most recent Start Date: 12/22/2007

** - The Work Number is sourced by TALX Corporation, provider of Equifax Workforce Solutions.

[View All Income & Employment Details](#)

Alerts and Triggers*

1. FraudIQ Identity Scan

- Inquiry Address Is Not Associated With This Consumer Name
- Inquiry Address Unverifiable
- Unable To Perform Telephone Validation Due To Insufficient Telephone Input
- Inquiry SSN Issued Prior To Inquiry Date Of Birth

[Notice 1](#)

2. Fraud IQ SSN

- No Alert available

[Notice 2](#)

3. Address Discrepancy Indicator

- No substantial difference occurred

4. Military Lending Act

- Covered Borrower Status : No

[Disclaimer 1](#)

5. OFAC Alerts

Transaction Date: 7/1/2021

Transaction Time: 14:39:26

No Match Found In Cdc's OFAC Database.

Consumer Statement

Data Not Available

Bankruptcy Details*

Data Not Available

3rd Party Collection Details*

Data Not Available

Generic Risk Score

604

- Number Of Bank Revolving Accounts Reported - Last 9 Months
- Utilization Of Available Credit On Revolving Bank Accounts
- Number Of Personal Loan Company Installment Accounts
- Number Of Accounts Always Paid As Agreed

Score Range: N/A

Consumer Rank: N/A

VANTAGESCORE 3.0

609

- Total Of All Balances On Bankcard Or Revolving Accounts Is Too High
- Balances On Bankcard Or Revolving Accounts Too High Compared To Credit Limits
- The Date That You Opened Your Oldest Account Is Too Recent
- The Total Of All Balances On Your Open Accounts Is Too High
- Number Of Inquiries Adversely Affected The Score But Not Significantly

Score Range: 300 - 850

Consumer Rank: 24%

VANTAGESCORE

637

- You Have Too Many Bank Credit Card Accounts With High Utilization
- Open Revolving Account Balance/credit Amount Ratio Is Too High
- The Available Credit On Your Open Bank Credit Card Accounts Is Too Low
- Time Since Oldest Account Opened Is Too Recent
- Number Of Inquiries Adversely Affected The Score But Not Significantly

Score Range: 501 - 990

Consumer Rank: 20%

Trades Summary & Account Status*

	Mortgage	Revolving	Installment	Line of Credit	Other
Total Accounts	0	15	10	0	4
Total w/ Balance	0	11	2	0	1
Total Balance	\$0	\$32,854	\$6,027	\$0	\$775
Scheduled Payments	\$0	\$670	\$62	\$0	\$0
Actual Payments	\$0	\$0	\$0	\$0	\$0
Oldest Date Opened	0	8/2000	8/2012	0	2/2009
Newest Date Reported	0	3/2021	3/7/2021	0	3/2021
Balloon Payment	\$0	\$0	\$0	\$0	\$0
Total Credit Limit	\$0	\$17,186	\$0	\$0	\$0
Total High Credit	\$0	\$26,683	\$44,466	\$0	\$4,094
Total Past Due	\$0	\$0	\$0	\$0	\$0
30 Days	0	10	0	0	1
60 Days	0	1	0	0	0
90+ Days	0	0	0	0	0

Historical Consumer Information*

Address Reported	Date Reported	Status Reported
488 Intrl Sq Itc , Apo New York, NY 09459	3/2021	Current

Employment Information*

Last Reported Employment

Occupation: Ghvn Fohun
Employer: Jdwolqexuj Lqq
Date First Reported: N/A
Date Last Reported: N/A

Former Employer

Occupation: Iorudo Ghvljqhu
Employer: Fkulwvpdv Sodfh
Date First Reported: N/A
Date Last Reported: N/A

Credit Inquiries*

Date Of Inquiry	Customer Name	Member Number
5/8/2021	DIGITAL	999FF00383
5/6/2021	KFD TEST	999ZB04441
5/4/2021	KFD TEST	999ZB04441
5/4/2021	KFD TEST	999ZB04441
5/4/2021	DIGITAL	999FF00383
5/3/2021	KROLL FD	999ZB04433
1/11/2021	WMFINANCE	768FP09869
5/10/2020	WMFINANCE	768FP09869
4/14/2020	WMFINANCE	768FP09869

Accounts*

1

INSTALLMENTS

ACME BANK FI 768FP09869

311 COURT ST., SEVIERVILLE TN 37862-3448, 865-453-5534

ACCOUNT NUMBER
6745600145890

\$2,074

\$2,196

Account Type: Auto

Account Owner: Individual Account

Rate/Status: Pays account as agreed

Date Opened: 1/7/2021

Date Reported: 3/7/2021

Last Payment Date:

Balance: \$2,074

Credit Limit: \$0

High Credit: \$2,196

Scheduled Payment: \$61

Actual Payment: \$0

Past Due: \$0

Charge Off Amount: \$0

Deferred Payment Start:

Terms Frequency: Monthly (Due Every Month)

Terms Duration: N/A

Narrative Codes: N/A

Date Last Activity: 3/2021

Date Major First Delinquency Reported:

Creditor Classification: N/A

Original Creditor Name: N/A

Months Reviewed: 01

Date Closed:

Balloon Payment Amount: \$0

Balloon Payment Due Date:

2

INSTALLMENTS

GENERIC MOTOR CO 682FA07678

P O BOX 660360, DALLAS TX 75266-0360, 800-777-6116

ACCOUNT NUMBER
12010178590

\$3,953

\$16,942

Account Type: Auto

Account Owner: Individual Account

Rate/Status: Pays account as agreed

Date Opened: 4/7/2017

Date Reported: 2/7/2021

Last Payment Date:

Balance: \$3,953

Credit Limit: \$0

High Credit: \$16,942

Scheduled Payment: \$0

Actual Payment: \$0

Past Due: \$0

Charge Off Amount: \$0

Deferred Payment Start:

Terms Frequency: Monthly (Due Every Month)

Terms Duration: 60 Months

Narrative Codes: Lease

Date Last Activity: 2/2021

Date Major First Delinquency Reported:

Creditor Classification: N/A

Original Creditor Name: N/A

Months Reviewed: 46

Date Closed:

Balloon Payment Amount: \$0

Balloon Payment Due Date:

3

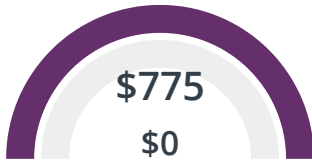
OTHER

GENERIC CREDIT CARD CO 906ON00259

PO BOX 981537, EL PASO TX 79998, 954-503-3787

ACCOUNT NUMBER

6189021



Account Type:	N/A	Balance:	\$775
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$775
Date Opened:	2/2012	Scheduled Payment:	\$0
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	01
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes:	N/A				

4

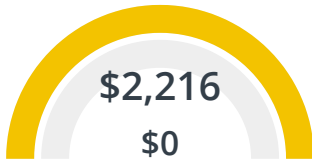
REVOLVING

CREDIT CARDS R US 404BB08334

P.O. BOX 981537, EL PASO TX 79998, 800-528-4800

ACCOUNT NUMBER

6189021



Account Type:	N/A	Balance:	\$2,216
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,216
Date Opened:	2/2012	Scheduled Payment:	\$0
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	01
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes:	N/A				

5

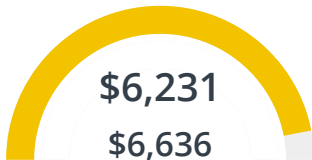
REVOLVING

RETAIL CARD CO 906DC00029

8725 W. SAHARA AVE., MC 02/02/03 THE LAKES NV 89163

ACCOUNT NUMBER

1748-398434577



Account Type:	N/A	Balance:	\$6,231
Account Owner:	Individual Account	Credit Limit:	\$6,636
Rate/Status:	Pays account as agreed	High Credit:	\$6,636
Date Opened:	7/2011	Scheduled Payment:	\$149
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	99
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes:	Charge				

6

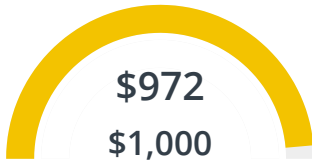
REVOLVING

ACCOUNT NUMBER

1245401

ACME CREDIT 404BB08169

P.O. BOX 981537, EL PASO TX 79998, 800-528-4800



Account Type:	N/A	Balance:	\$972
Account Owner:	Individual Account	Credit Limit:	\$1,000
Rate/Status:	Pays account as agreed	High Credit:	\$1,000
Date Opened:	6/2013	Scheduled Payment:	\$0
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	01
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Amount In H/c Column Is Credit Limit

7

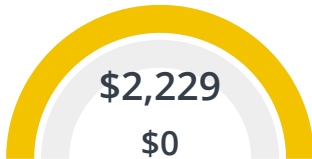
REVOLVING

ACCOUNT NUMBER

6745600156903

ACME MUTUAL FI 768FP09869

311 COURT ST., SEVIERVILLE TN 37862-3448, 865-453-5534



Account Type:	N/A	Balance:	\$2,229
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$0
Date Opened:	11/2016	Scheduled Payment:	\$59
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	51
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: N/A

8

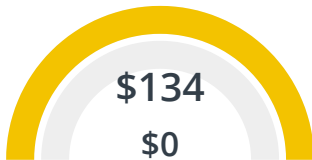
REVOLVING

ACCOUNT NUMBER

9-405378478053

RETAIL CC 906DC02348

SEE BRANCH LISTING, DALLAS TX 75221, 800-801-2055



Account Type:	N/A	Balance:	\$134
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$1,682
Date Opened:	8/2000	Scheduled Payment:	\$30
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	92
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Charge

30	60	90
3	0	0

9

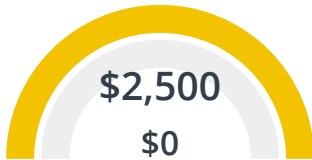
REVOLVING

ANOTHER BANK 155BB03747

PO BOX15316, ATT:CMS/PROD DEVELOP WILMINGTON DE 19850-5316, 800-347-2683

ACCOUNT NUMBER

6712026701596



Account Type:
Account Owner:
Rate/Status:
Date Opened:
Date Reported:
Last Payment Date:

N/A
Individual Account
Pays account as agreed
1/2014
3/2021

Balance: \$2,500
Credit Limit: \$0
High Credit: \$2,500
Scheduled Payment: \$0
Actual Payment: \$0
Past Due: \$0

Charge Off Amount: \$0
Deferred Payment Start:
Terms Frequency: N/A
Terms Duration: N/A
Narrative Codes: Credit Card

Date Last Activity: 3/2021
Date Major First Delinquency Reported:
Creditor Classification: N/A
Original Creditor Name: N/A

Months Reviewed: 80
Date Closed:
Balloon Payment Amount: \$0
Balloon Payment Due Date:

30	60	90
1	0	0

10

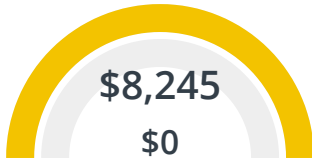
REVOLVING

ACME BANK 2 458ON10867

900 N MARKET STREET, WILMINGTON DE 19801, 800-955-9900

ACCOUNT NUMBER

5689016012903



Account Type:
Account Owner:
Rate/Status:
Date Opened:
Date Reported:
Last Payment Date:

N/A
Individual Account
Pays account as agreed
2/2009
2/2021

Balance: \$8,245
Credit Limit: \$0
High Credit: \$0
Scheduled Payment: \$170
Actual Payment: \$0
Past Due: \$0

Charge Off Amount: \$0
Deferred Payment Start:
Terms Frequency: N/A
Terms Duration: N/A
Narrative Codes: Credit Card

Date Last Activity: 2/2021
Date Major First Delinquency Reported:
Creditor Classification: N/A
Original Creditor Name: N/A

Months Reviewed: 20
Date Closed:
Balloon Payment Amount: \$0
Balloon Payment Due Date:

11

OTHER

AMCE BANK 3 458ON10867

900 N MARKET STREET, WILMINGTON DE 19801, 800-955-9900

ACCOUNT NUMBER

5689016012341

Account Type:
Account Owner:
Rate/Status:
Date Opened:
Date Reported:
Last Payment Date:

N/A
N/A
Lost or stolen card
2/2009
2/2021

Balance: \$0
Credit Limit: \$0
High Credit: \$0
Scheduled Payment: \$0
Actual Payment: \$0
Past Due: \$0

Charge Off Amount: \$0
Deferred Payment Start:
Terms Frequency: N/A
Terms Duration: N/A
Narrative Codes: Credit Card

Date Last Activity: 4/2020
Date Major First Delinquency Reported:
Creditor Classification: N/A
Original Creditor Name: N/A

Months Reviewed:
Date Closed:
Balloon Payment Amount: \$0
Balloon Payment Due Date:

12

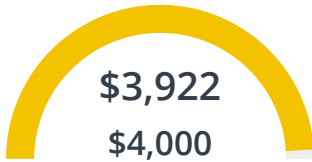
REVOLVING

ACME BANK 4 163BB26534

PO BOX 660509, DALLAS TX 75266-0509

ACCOUNT NUMBER

19120123126



Account Type:	N/A	Balance:	\$3,922
Account Owner:	Individual Account	Credit Limit:	\$4,000
Rate/Status:	Pays account as agreed	High Credit:	\$4,000
Date Opened:	3/2013	Scheduled Payment:	\$86
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	96
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes:	Line Of Credit				

13

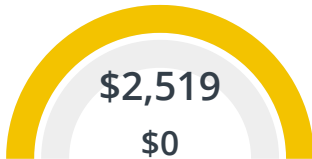
REVOLVING

ACME BAN 5 416BB01228

DE5-019-03-07, 4060 OGLETOWN/STANTON RD NEWARK DE 19714, 800-759-6262

ACCOUNT NUMBER

45346078011234128



Account Type:	N/A	Balance:	\$2,519
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$0
Date Opened:	6/2007	Scheduled Payment:	\$55
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	99
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes:	Credit Card				

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REVOLVING

ACME BANK 5 148BB00917

KETTERING TOWER,ROOM 2600, DAYTON OH 45401, 937-449-6952

ACCOUNT NUMBER

782334670

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$900
Date Opened:	12/2013	Scheduled Payment:	\$0
Date Reported:	2/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	2/2020	Months Reviewed:	34
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes:	Credit Card				

15

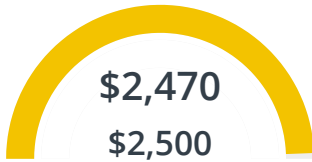
REVOLVING

ACCOUNT NUMBER

4523906012902

ACME BANKCARD 401BB00755

P.O. BOX 3117CARD, MAIL ONLY WINSTON-SALEM NC 27102



Account Type:	N/A	Balance:	\$2,470
Account Owner:	Individual Account	Credit Limit:	\$2,500
Rate/Status:	Pays account as agreed	High Credit:	\$2,500
Date Opened:	4/2011	Scheduled Payment:	\$87
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	99
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Credit Card					

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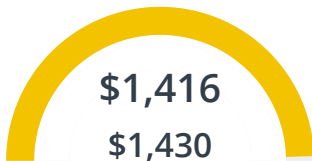
REVOLVING

ACCOUNT NUMBER

4534092367905

ACME BANKCARD 2 906BB00115

5800 SOUTH CORPORATE PLACE, MAIL CODE 234 SIOUX FALLS SD 57108



Account Type:	N/A	Balance:	\$1,416
Account Owner:	Individual Account	Credit Limit:	\$1,430
Rate/Status:	Pays account as agreed	High Credit:	\$1,430
Date Opened:	5/2014	Scheduled Payment:	\$29
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	82
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Amount In H/c Column Is Credit Limit					

17

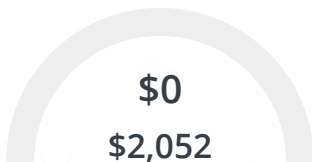
INSTALLMENTS

ACCOUNT NUMBER

6745600160787

ACME MUTUAL FI 768FP09869

311 COURT ST., SEVIERVILLE TN 37862-3448, 865-453-5534



Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,052
Date Opened:	2/2019	Scheduled Payment:	\$0
Date Reported:	1/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	12/2020	Months Reviewed:	22
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Refinanced					

18

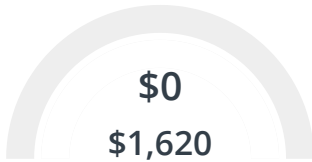
REVOLVING

ACCOUNT NUMBER

16701893

ACME CREDIT 594AT00266

6275 EASTLAND ROAD, BROOK PARK OH 44142-1399, 216-362-5000



Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$1,620
Rate/Status:	Pays account as agreed	High Credit:	\$1,620
Date Opened:	10/2005	Scheduled Payment:	\$0
Date Reported:	6/2020	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	1/2018	Months Reviewed:	81
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Charge					

30	60	90
6	1	0

19

REVOLVING

ACCOUNT NUMBER

5678677878564

ACME BANK 6 906FF00047

P O BOX 10930, CORRESPONDENCE DEPT WILMINGTON DE 19850

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$1,445
Date Opened:	9/2012	Scheduled Payment:	\$5
Date Reported:	6/2020	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	5/2020	Months Reviewed:	91
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Charge					

20

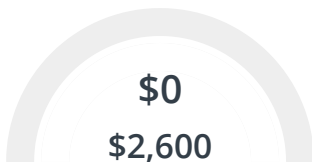
INSTALLMENTS

ACCOUNT NUMBER

4534091

ACME BANK 7 768BB12704

811 PARKWAY, GATLINBURG TN 37738, 865-908-2100



Account Type:	N/A	Balance:	\$0
Account Owner:	Joint Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,600
Date Opened:	12/2017	Scheduled Payment:	\$0
Date Reported:	6/2019	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	6/2019	Months Reviewed:	17
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Closed Or Paid Account/zero Balance, Closed Account					

21

INSTALLMENTS

ACME BANK 8 768BB07982

101 MAIN ST., SEVIERVILLE TN 37862-0000, 865-546-3542

ACCOUNT NUMBER

40010101891



\$0
\$973

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$973
Date Opened:	9/2018	Scheduled Payment:	\$0
Date Reported:	2/2019	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	2/2019	Months Reviewed:	04
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	9 Months	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Closed Or Paid Account/zero Balance					

22

INSTALLMENTS

ACME BANK 8 152FA10252

1111 NORTHSHORE DR STE N-290, KNOXVILLE TN 37919, 865-531-9206

ACCOUNT NUMBER

283-35333403192675



\$0
\$9,328

Account Type:	N/A	Balance:	\$0
Account Owner:	Joint Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$9,328
Date Opened:	4/2017	Scheduled Payment:	\$0
Date Reported:	10/2018	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	10/2018	Months Reviewed:	18
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Closed Or Paid Account/zero Balance, Auto					

23

INSTALLMENTS

ACME COUNTY BANK 768BB07982

101 MAIN ST., SEVIERVILLE TN 37862-0000, 865-546-3542

ACCOUNT NUMBER

40015678451



\$0
\$2,073

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,073
Date Opened:	9/2017	Scheduled Payment:	\$0
Date Reported:	9/2018	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	9/2018	Months Reviewed:	11
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	12 Months	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Closed Or Paid Account/zero Balance					

24

REVOLVING

ACCOUNT NUMBER

5678677878014

ACME BANK 10 906FF00047

P O BOX 10930, CORRESPONDENCE DEPT WILMINGTON DE 19850

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$754
Date Opened:	10/2012	Scheduled Payment:	\$0
Date Reported:	6/2018	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	1/2016	Months Reviewed:	36
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Closed Or Paid Account/zero Balance, Charge

25

OTHER

ACCOUNT NUMBER

125690010190907

ACME BANK 11 768BB12704

811 PARKWAY, GATLINBURG TN 37738, 865-908-2100

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Not more than two payments past due	High Credit:	\$719
Date Opened:	4/2017	Scheduled Payment:	\$0
Date Reported:	9/2017	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	9/2017	Months Reviewed:	02
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Closed Or Paid Account/zero Balance, Unsecured

30	60	90
1	0	0

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017				*	*	*	*	2				
2016												
2015												

26

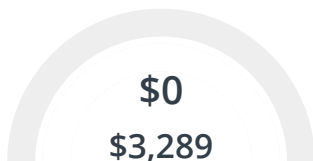
INSTALLMENTS

ACCOUNT NUMBER

40019040561

ACME COUNTY BANK 768BB07982

101 MAIN ST., SEVIERVILLE TN 37862-0000, 865-546-3542



Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$3,289
Date Opened:	9/2016	Scheduled Payment:	\$0
Date Reported:	9/2017	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	9/2017	Months Reviewed:	11
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	12 Months	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Closed Or Paid Account/zero Balance

27

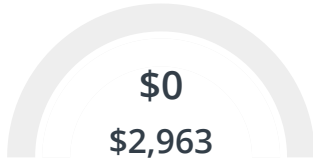
INSTALLMENTS

ACCOUNT NUMBER

40011259011

ACME COUNTY BANK 768BB07982

101 MAIN ST., SEVIERVILLE TN 37862-0000, 865-546-3542



Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,963
Date Opened:	9/2015	Scheduled Payment:	\$0
Date Reported:	9/2016	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0
Charge Off Amount:	\$0	Date Last Activity:	9/2016
Deferred Payment Start:		Months Reviewed:	12
Terms Frequency:	N/A	Date Major First Delinquency Reported:	
Terms Duration:	12 Months	Date Closed:	
Narrative Codes:	N/A	Creditor Classification:	N/A
		Balloon Payment Amount:	\$0
		Original Creditor Name:	N/A
		Balloon Payment Due Date:	

28

OTHER

ACCOUNT NUMBER

6892301123

ACME COUNTY BANK 768BB07982

101 MAIN ST., SEVIERVILLE TN 37862-0000, 865-546-3542

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,600
Date Opened:	3/2014	Scheduled Payment:	\$0
Date Reported:	9/2015	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0
Charge Off Amount:	\$0	Date Last Activity:	9/2015
Deferred Payment Start:		Months Reviewed:	17
Terms Frequency:	N/A	Date Major First Delinquency Reported:	
Terms Duration:	N/A	Date Closed:	
Narrative Codes:	Closed Account	Creditor Classification:	N/A
		Balloon Payment Amount:	\$0
		Original Creditor Name:	N/A
		Balloon Payment Due Date:	

29

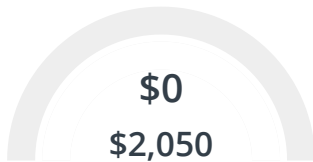
INSTALLMENTS

ACCOUNT NUMBER

4012047

ACME BANK 12 768BB12704

811 PARKWAY, GATLINBURG TN 37738, 865-908-2100



Account Type:	N/A	Balance:	\$0
Account Owner:	N/A	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,050
Date Opened:	8/2012	Scheduled Payment:	\$1
Date Reported:	9/2014	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0
Charge Off Amount:	\$0	Date Last Activity:	8/2014
Deferred Payment Start:		Months Reviewed:	24
Terms Frequency:	N/A	Date Major First Delinquency Reported:	
Terms Duration:	N/A	Date Closed:	
Narrative Codes:	N/A	Creditor Classification:	N/A
		Balloon Payment Amount:	\$0
		Original Creditor Name:	N/A
		Balloon Payment Due Date:	

THE WORK NUMBER® VERIFICATION OF INCOME AND EMPLOYMENT

[TWN Disclaimer](#)

Order Information

Verification Type: INCOME
Permissible Purpose: Employment purposes
Verified On: 7/1/2021

Employment ^{TWN}

John Doe

666-03-1067

Record 1 of 2

Employer:	ACME Employer	Total Time With Employer:	13 years, 6 months
Employer Address:	1313 Mockingbird Lane, St Louis MO 63146	Most Recent Start Date:	12/22/2007
Employment Status:	Active	Termination Date:	N/A
Job Title:	DEMO EMPLOYEE	Reference Number:	100344190819
Division:	DEMO 1	Information Current As Of:	6/11/2021
		Employer Disclaimer:	Test disclaimer

John Doe

666-03-1067

Record 2 of 2

Employer:	Generic Employer USA	Total Time With Employer:	3 years, 9 months
Employer Address:	316 11th Street, De Witt IA 52742	Most Recent Start Date:	4/10/2007
Employment Status:	Inactive	Termination Date:	1/11/2011
Job Title:	DEMO EMPLOYEE	Reference Number:	100344190819
Division:	DEMO 1	Information Current As Of:	6/25/2021
		Employer Disclaimer:	Test disclaimer

Income ^{TWN}

Employee Rate of Pay:	\$16	Last Amount of Pay Increase:	\$1000
Employee Pay Frequency:	Hourly	Last Date of Pay Increase:	5/19/2021
Avg.Hrs.Worked/Pay Period:	80	Next Amount of Pay Increase:	\$1000
Pay Cycle:	Biweekly	Next Date of Pay Increase:	6/18/2022

Annual Income Summary

	2021	2020	2019
Total	\$15810.00	\$32021.00	\$30399.70
Base Salary	\$15360.00	\$31616.00	\$30035.20
Overtime	\$0	\$0	\$0
Commission	\$0	\$0	\$0
Bonus	\$400.00	\$360.00	\$324.00
Other	\$50.00	\$45.00	\$40.50

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★ Data Sourced By Equifax

TWN = Data Sourced From Equifax Workforce Solutions

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2 - SSN Affirm Is Not A Consumer Report. Client May Not Use SSN Affirm As Part Of Its Decision-making Process For Determining An Individual's Eligibility For Any Credit Or Any Other Purpose Authorized Under The FCRA

Disclaimer

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End of Report Equifax and Affiliates - 7/1/2021

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1-888-EQUIFAX
www.equifax.com