

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 | SSN Status: | N |
| Current Address: | 488 Intrl Sq Itc , Apo New York NY 09459 | SSN Match Flags: | YYYYYYYY |
| Date Reported Address: | 5/11/2021 | Issue Date: | Prior to 1951 |
| Address Variance Indicator: | N/A | Issue State: | GA |
| Current Phone Number: | N/A | Death Date: | N/A |
| Date Reported Phone: | 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

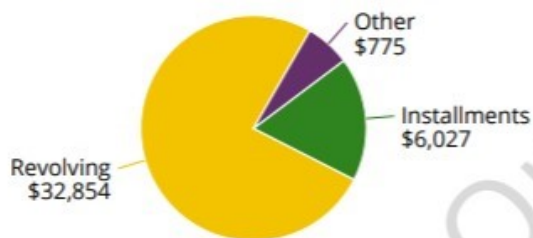
[View All Bankruptcy Details](#)

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

Insight Score

586

- Age of Revolving Accounts
- Bankcard Utilization
- Age of Non-Mortgage Installment Accounts
- Number of Recent Utility Inquiries
- Number of Accounts 30 Days Delinquent

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](#)

DataX Report Summary***

Current Tradelines: 3
 Maximum Total Principal PaidOff: \$0
 Last Payment Disposition: RETURNED
 Total Current Principal: \$1500.00
 Application Inquiries 180 Days: 2
 Charges Offs 1 Year: \$0

*** - Data sourced by DataX

[View All DataX Details](#)