

**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\***

<b>Other Names:</b>	N/A	<b>SSN Status:</b>	N
<b>Current Address:</b>	488 Intrl Sq Itc , Apo New York NY 09459	<b>SSN Match Flags:</b>	YYYYYYYY
<b>Date Reported Address:</b>	5/11/2021	<b>Issue Date:</b>	Prior to 1951
<b>Address Variance Indicator:</b>	N/A	<b>Issue State:</b>	GA
<b>Current Phone Number:</b>	N/A	<b>Death Date:</b>	N/A
<b>Date Reported Phone:</b>	N/A	<b>Death State:</b>	N/A
		<b>Date File was Established:</b>	3/28/2021
		<b>Date of Most Recent Activity:</b>	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

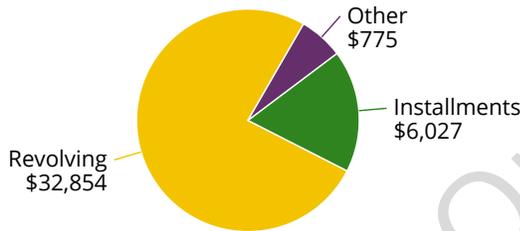
[View All Bankruptcy Details](#)

**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](#)

**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%

**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

**Score Range:** 364 to 825

**Consumer Rank:** 7%

**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**

Account Type:	Auto	Balance:	\$2,074
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,196
Date Opened:	1/7/2021	Scheduled Payment:	\$61
Date Reported:	3/7/2021	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:	Monthly (Due Every Month)	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				

**2** INSTALLMENTS

**GENERIC MOTOR CO 682FA07678**  
P O BOX 660360, DALLAS TX 75266-0360, 800-777-6116

**ACCOUNT NUMBER**  
**12010178590**

Account Type:	Auto	Balance:	\$3,953
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$16,942
Date Opened:	4/7/2017	Scheduled Payment:	\$0
Date Reported:	2/7/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	2/2021	Months Reviewed:	46
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	Monthly (Due Every Month)	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	60 Months	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes:	Lease				

3

OTHER

ACCOUNT NUMBER

**6189021**

**GENERIC CREDIT CARD CO 906ON00259**

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



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

ACCOUNT NUMBER

**6189021**

**CREDIT CARDS R US 404BB08334**

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



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

ACCOUNT NUMBER

**1748-398434577**

**RETAIL CARD CO 906DC00029**

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



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

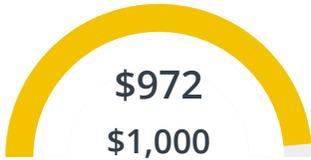
REVOLVING

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

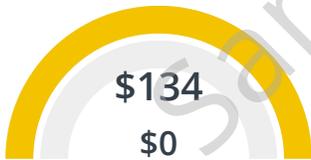
REVOLVING

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

ACCOUNT NUMBER

**6712026701596**

**ANOTHER BANK 155BB03747**

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



<b>Account Type:</b>	N/A	<b>Balance:</b>	\$2,500
<b>Account Owner:</b>	Individual Account	<b>Credit Limit:</b>	\$0
<b>Rate/Status:</b>	Pays account as agreed	<b>High Credit:</b>	\$2,500
<b>Date Opened:</b>	1/2014	<b>Scheduled Payment:</b>	\$0
<b>Date Reported:</b>	3/2021	<b>Actual Payment:</b>	\$0
<b>Last Payment Date:</b>		<b>Past Due:</b>	\$0

<b>Charge Off Amount:</b>	\$0	<b>Date Last Activity:</b>	3/2021	<b>Months Reviewed:</b>	80
<b>Deferred Payment Start:</b>		<b>Date Major First Delinquency Reported:</b>		<b>Date Closed:</b>	
<b>Terms Frequency:</b>	N/A	<b>Creditor Classification:</b>	N/A	<b>Balloon Payment Amount:</b>	\$0
<b>Terms Duration:</b>	N/A	<b>Original Creditor Name:</b>	N/A	<b>Balloon Payment Due Date:</b>	

Narrative Codes: Credit Card

30	60	90
1	0	0

10

REVOLVING

ACCOUNT NUMBER

**5689016012903**

**ACME BANK 2 458ON10867**

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



<b>Account Type:</b>	N/A	<b>Balance:</b>	\$8,245
<b>Account Owner:</b>	Individual Account	<b>Credit Limit:</b>	\$0
<b>Rate/Status:</b>	Pays account as agreed	<b>High Credit:</b>	\$0
<b>Date Opened:</b>	2/2009	<b>Scheduled Payment:</b>	\$170
<b>Date Reported:</b>	2/2021	<b>Actual Payment:</b>	\$0
<b>Last Payment Date:</b>		<b>Past Due:</b>	\$0

<b>Charge Off Amount:</b>	\$0	<b>Date Last Activity:</b>	2/2021	<b>Months Reviewed:</b>	20
<b>Deferred Payment Start:</b>		<b>Date Major First Delinquency Reported:</b>		<b>Date Closed:</b>	
<b>Terms Frequency:</b>	N/A	<b>Creditor Classification:</b>	N/A	<b>Balloon Payment Amount:</b>	\$0
<b>Terms Duration:</b>	N/A	<b>Original Creditor Name:</b>	N/A	<b>Balloon Payment Due Date:</b>	

Narrative Codes: Credit Card

11

OTHER

ACCOUNT NUMBER

**5689016012341**

**AMCE BANK 3 458ON10867**

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

<b>Account Type:</b>	N/A	<b>Balance:</b>	\$0
<b>Account Owner:</b>	N/A	<b>Credit Limit:</b>	\$0
<b>Rate/Status:</b>	Lost or stolen card	<b>High Credit:</b>	\$0
<b>Date Opened:</b>	2/2009	<b>Scheduled Payment:</b>	\$0
<b>Date Reported:</b>	2/2021	<b>Actual Payment:</b>	\$0
<b>Last Payment Date:</b>		<b>Past Due:</b>	\$0

<b>Charge Off Amount:</b>	\$0	<b>Date Last Activity:</b>	4/2020	<b>Months Reviewed:</b>	
<b>Deferred Payment Start:</b>		<b>Date Major First Delinquency Reported:</b>		<b>Date Closed:</b>	
<b>Terms Frequency:</b>	N/A	<b>Creditor Classification:</b>	N/A	<b>Balloon Payment Amount:</b>	\$0
<b>Terms Duration:</b>	N/A	<b>Original Creditor Name:</b>	N/A	<b>Balloon Payment Due Date:</b>	

Narrative Codes: Credit Card

12

REVOLVING

ACCOUNT NUMBER

19120123126

**ACME BANK 4 163BB26534**

PO BOX 660509, DALLAS TX 75266-0509



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

ACCOUNT NUMBER

45346078011234128

**ACME BAN 5 416BB01228**

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



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					

14

REVOLVING

ACCOUNT NUMBER

782334670

**ACME BANK 5 148BB00917**

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

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					

16

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

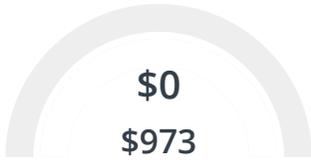
INSTALLMENTS

ACCOUNT NUMBER

40010101891

**ACME BANK 8 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:	\$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

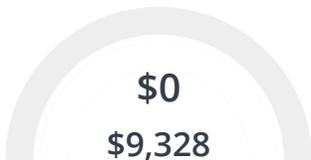
INSTALLMENTS

ACCOUNT NUMBER

283-35333403192675

**ACME BANK 8 152FA10252**

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



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

ACCOUNT NUMBER

40015678451

**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:	\$2,073
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

**ACME BANK 10 906FF00047**

P O BOX 10930, CORRESPONDENCE DEPT WILMINGTON DE 19850

ACCOUNT NUMBER

**5678677878014**

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

**ACME BANK 11 768BB12704**

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

ACCOUNT NUMBER

**125690010190907**

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

**ACME COUNTY BANK 768BB07982**

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

ACCOUNT NUMBER

**40019040561**

**\$0**  
**\$3,289**

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**

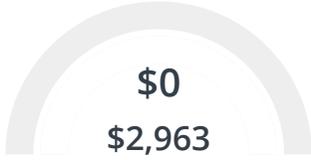
**INSTALLMENTS**

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:	
		Creditor Classification:	N/A
		Balloon Payment Amount:	\$0
		Original Creditor Name:	N/A
		Balloon Payment Due Date:	

Narrative Codes: N/A

**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:	
		Creditor Classification:	N/A
		Balloon Payment Amount:	\$0
		Original Creditor Name:	N/A
		Balloon Payment Due Date:	

Narrative Codes: Closed Account

**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:	
		Creditor Classification:	N/A
		Balloon Payment Amount:	\$0
		Original Creditor Name:	N/A
		Balloon Payment Due Date:	

Narrative Codes: N/A

**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** <sup>TWN</sup>

**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** <sup>TWN</sup>

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**

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

**The Work Number Disclaimer** - Data in The Work Number is consumer report data, which is governed by the Fair Credit Reporting Act. The Work Number is a database owned and operated by TALX Corporation, provider of Equifax Workforce Solutions. The Work Number data is separate from and is not commingled with any credit data or other data maintained by TALX Corporation or other Equifax affiliate.

Sample OneView Report

# DATAx Credit Report<sup>DX</sup>

[DATAx Disclaimer](#)

## Flags

Initial Fraud:	N
Extended Fraud:	N
Freeze:	N
Active Duty:	N

## Potential Negative Information

Charges Offs 1 Year:	N/A
Payments Returned 1 Year:	N/A
First Payment Defaults:	0
First Payment Fatals:	0

## Tradeline Payment Summary

Current Tradelines:	0
Total Tradelines:	2
Maximum Open Tradelines:	2
Total PaidOffs:	0
Last Tradeline Date:	2/26/2018
Total Current Principal:	\$1500.00
Maximum Tradeline Principal:	\$0
Maximum Total Principal:	\$2000.00
Maximum Tradeline Principal PaidOff:	\$0
MaximumTotalPrincipalPaidOff:	\$0
Total Unique Member Tradelines:	N/A
Days Since Last Tradeline:	1159
TotalRecoveries:	0

Last Payment Disposition:	RETURNED
Last Three Payments:	R
Days Since Last Return:	0
Days Since Last Fatal Return:	1148
Days Since Last Ach:	1148
Last Payment Amount:	\$85.84
Second Last Payment Disposition:	N/A
Second Last Payment Amount:	0
Third Last Payment Disposition:	N/A
Third Last Payment Amount:	\$0
Total Ach Debit Attempts:	0
Last Return Reason:	R01
Last Return Message:	Account Closed
Last Account Transaction Status:	N/A

## Consumer Stability

	1 D	3 D	7 D	14 D	30 D	60 D	90 D	120 D	180 D	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr
Name	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Address	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Home Phone	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Work Phone	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Cell Phone	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Email	1	1	1	1	1	1	1	1	1	1	1	1	1	1
BankAccABA	1	1	1	1	1	1	1	1	0	1	1	1	1	1

## Inquiries Attributes

	1 D	3 D	7 D	14 D	30 D	60 D	90 D	120 D	180 D	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr
Unique Member Inquiries	0	0	1	2	0	2	2	2	2	3	3	3	3	3
Application Inquiries	0	0	1	2	2	2	2	2	2	3	3	3	3	3
Vendor Inquiries	0	0	1	2	2	2	2	2	2	3	3	3	3	3

**Payment Attributes**

	1 D	3 D	7 D	14 D	30 D	60 D	90 D	120 D	180 D	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr
AchReturns	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NSFReturns	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NonNSFReturns	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ach Debit Attempts	0	0	0	0	0	0	0	0	0	0	0	0	0	0
First Payment Returns	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payments Completed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payments Returned	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Tradeline Attributes**

	1 D	3 D	7 D	14 D	30 D	60 D	90 D	120 D	180 D	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr
Chargeoffs	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Chargeoffs	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Predicted Chargeoffs	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Active Tradelines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Active Tradelines Computed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Opened Tradelines	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Credit Inquiries**

Date of Inquiry	Member Name
1/3/2021	Super Lender Usa
1/5/2021	Cool Lender

**Tradelines**

<b>1 Power Finance Texas</b>	Tradeline Status:	ACTIVE	Loan Amount:	\$300.00
	Open Date:	10/26/2018	Last Payment Amount:	\$37.94
	Closed Date:	N/A	Last Payment Disposition:	COMPLETE
	Last Payment Date:	5/14/2018	Total Debits:	\$1.00
	Last Return Date:	N/A	ABA:	122105278
			AccountLast4:	6459
<b>2 Epic Loan Systems</b>	Tradeline Status:	DELINQUENT	Loan Amount:	\$100.00
	Open Date:	5/14/2018	Last Payment Amount:	\$89.56
	Closed Date:	N/A	Last Payment Disposition:	RETURNED
	Last Payment Date:	5/14/2018	Total Debits:	\$0
	Last Return Date:	5/14/2018	ABA:	122105278
			AccountLast4:	N/A
<b>3 Epic Loan Systems</b>	Tradeline Status:	CLOSED	Loan Amount:	\$100.00
	Open Date:	5/14/2018	Last Payment Amount:	\$89.56
	Closed Date:	5/15/2019	Last Payment Disposition:	RETURNED
	Last Payment Date:	5/14/2018	Total Debits:	\$2.00
	Last Return Date:	5/14/2018	ABA:	122105278
			AccountLast4:	N/A

\* Data Sourced By Equifax

TWN = Data Sourced From Equifax Workforce Solutions

DX = Data Sourced From DataX Credit Report

## Notices

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

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

1 - 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. The DOD Data Is 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 Maintained By Equifax.

**The Work Number Disclaimer** - Data in The Work Number is consumer report data, which is governed by the Fair Credit Reporting Act. The Work Number is a database owned and operated by TALX Corporation, provider of Equifax Workforce Solutions. The Work Number data is separate from and is not commingled with any credit data or other data maintained by TALX Corporation or other Equifax affiliate.

**DATA X Disclaimer** -The following data comes from DataX Credit Report, a database owned and operated by DataX LLC, an Equifax company.

---

### End of Report Equifax and Affiliates - 5/10/21

Equifax Information Services LLC,  
P O BOX 740241, Atlanta, GA, 30374-0241,  
1-888-EQUIFAX  
[www.equifax.com](http://www.equifax.com)

Sample OneView Report