

Abridged Credit Report

Important Notice *

Subscriber acknowledges that it has obtained this credit report in accordance with the permissible purposes defined in the GUIDELINES FOR THE LICENSING, OPERATIONS AND REGULATION OF CREDIT BUREAUS IN NIGERIA issued by the Central Bank of Nigeria in October 2008 and later.

Prepared For

Boctrust MFB AutoCred Agent

Boctrust Microfinance Bank Ltd
26, Moloney street, Obalende, Onikan

Onikan, Lagos

Report Purpose : General credit inquiry

Obligor

ADEKUNLE JOSEPH JOSEPH
ADEKUNLE TITILAYO (+ 3 others
)

**Please see your Subscriber & Service Agreement for more information.*

Disclaimer. The information provided in this report is provided by institutions with which the obligor(s) has/have an account. All information is provided "as is". Any express or implied warranties, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose are disclaimed. In no event shall CreditRegistry or any of its associates or affiliates be liable for any direct, indirect, incidental, special, exemplary, or consequential damages including, but not limited to, procurement of substitute goods or services; loss of use, data, profits, or limbs; or business interruption howsoever caused and on any theory of liability, whether in contract, strict liability, or tort including negligence or otherwise arising in any way out of the use of the information in this report, even if advised of the possibility of such damage.

Obligor Information

ADEKUNLE JOSEPH JOSEPH ADEKUNLE TITILAYO

Kogi
Reg ID 73-8481-5033-7888-3415
BVN/RC # 22183755250
Nat ID
DOB/I 1983-Jan-24
Phone 08127139986

NO ACCOUNT DATA ON FILE

ADEKUNLE TITILAYO JOSEPH

26 Akiti Ave, Off Okota Rd, Isolo
Nil Lagos 25
Reg ID 73-4826-7239-1025-0886
BVN/RC # 22183755250
Nat ID A1300992
DOB/I 1983-Jan-24
Phone 00390573221, 07033510882,
07036323630, 08023060189,
08029534657, 08032834833,
08033217275, 08033885706,
08033976997, 08034104824,
08034427225, 08034612358,
08036923323, 08037435273,
08037630526, 08037875752,
08038962926, 08055604512,
08060842693, 08127139986, 6812429

KUNLE TITILAYO JOSEPH

26 Akiti Ave, Off Okota Rd, Isolo 099 Federal Capital
Territory
Reg ID 73-5759-7239-3319-1651
BVN/RC #
Nat ID
DOB/I 1983-Jan-24
Phone 08127139986

NO ACCOUNT DATA ON FILE

ADEKUNLE TITILAYO JOSEPH

26 Akiti Ave, Off Okota Rd, Isolo
Nil Lagos Lagos
Reg ID 73-9014-6411-6322-1365
BVN/RC # 22183755250
Nat ID
DOB/I 1983-Jan-24
Phone 08033615127

Account Summary

Aggregate Summary (last 0 months)				
Type of Account (NGN)	No. of Accounts	*Total term/minimum payments	*Total account balances	*Total exposure/credit limits
Total (NGN)	0	0.00	0.00	0.00
Type of Account (USD)				
Overdraft	1	N/A	**58.69	0.00
Total (USD)	1	0.00	0.00	0.00

Performance Summary (last 0 months)

Number of open accounts	1	Delinquent accounts (less than 30 days late)	0
Number of closed (paid-off) accounts	2	Delinquent accounts (30 to over 60 days late)	0
Accounts in good standing (performing)	0	Derogatory/substandard accounts (90 days late)	0
Accounts in notice	0	Derogatory/substandard accounts (120 days late)	0
Accounts in collection/receivership	0	Derogatory/substandard accounts (150 days late)	0
Accounts in litigation	0	Derogatory/doubtful accounts (180 days late)	0
Accounts in judgment	0	Derogatory/lost accounts (360 days late)	1
Credit inquiries in last 12 months	15	Non-performing accounts (unspecified days late)	0
Self inquires in last 12 months	N/A	Accounts in unknown credit status	0
Dishonoured cheques in last 12 months	N/A	Accounts written-off/charged-off	0

* Totals refer to open accounts only.

** Excluded from cumulative account balances

N/A = "Not Available" or "Not Applicable"

Inquiry History

Following are up to 20 most recent credit inquiries on the obligor(s), the reason for the inquiries, and the institutions that made the inquiries.				
	Inquiry Date	Inquiry Reason	Institution/Subscriber	Contact Phone
1	2025-Jan-19	KYCCheck	Boctrust Microfinance Bank Ltd	08177773196
2	2024-Dec-31	KYCCheck	Boctrust Microfinance Bank Ltd	08177773196
3	2024-Dec-11	PersonalLoan	Littleant Ltd	09162562626

Following are up to 20 most recent credit inquiries on the obligor(s), the reason for the inquiries, and the institutions that made the inquiries.				
	Inquiry Date	Inquiry Reason	Institution/Subscriber	Contact Phone
4	2024-Dec-10	PersonalLoan	Littleant Ltd	09162562626
5	2024-Oct-28	PersonalLoan	Littleant Ltd	09162562626
6	2024-Oct-24	PersonalLoan	Littleant Ltd	09162562626
7	2024-Oct-21	PersonalLoan	Littleant Ltd	09162562626
8	2024-Sep-04	PersonalLoan	Littleant Ltd	09162562626

Inquiry Summary

Period	Number of Inquiries
Last 3 months	3
Last 12 months	4
Last 36 months	4

Creditor Information

Following are creditors with accounts in this report.			
	Creditor	Address	Phone
1	First Bank of Nigeria Plc	Samuel Asabia House 35 Marina Lagos Island Lagos	019052326, 019052000, 014485500
2	Guaranty Trust Bank Plc	635 Akin Adesola Street Victoria Island Lagos	262265090

Notice to Subscribers

The information in this credit report is provided in confidence to the subscriber. To protect the privacy of the subject of this report, the subscriber has an obligation to make this credit report available ONLY to its authorized employees and agents on a "need to know" basis.

If the obligor is denied credit on the basis of information in this report it is recommended that a copy of the report be provided to the obligor. This enables the obligor to dispute information that may have been inaccurately reported or is out of date, ensuring that credit report information is up to date and useful.

Sources of Credit Information

The information in this report is provided by institutions with which the obligor has conducted business on credit. These institutions may include banks, mortgage lenders, telecom operators, retail stores, utility companies, finance companies, credit card issuers, government agencies, etc. Information such as bankruptcies and court judgments may come from public records available through the various court systems in the country.

Duration of Information on File

Positive information can remain on an obligor's record indefinitely. Negative information - derogatory and delinquent information - can remain for up to seven years from the date the account was last updated; bankruptcy information can remain for up to 10 years.

Dispute Resolution Process

If the obligor finds inaccurate information in this credit report, the obligor may contact CreditRegistry by email at disputes@creditregistry.ng or by phone before April 19, 2025.

Each "dispute research request" must include:

1. The obligor's detailed identification information, including full legal name, BVN and date of birth for persons, RC Number and date of incorporation for businesses, current mailing address, contact phone numbers (*to speed up communication if necessary, during dispute research*).
2. This report reference number *804714932*, the account number of the account being disputed, and copies of relevant documents, such as payment slips, etc., to challenge the dispute. If incomplete information about the dispute is provided, CreditRegistry cannot investigate the disputed information.

CreditRegistry will attempt to research the dispute and notify the obligor within 10 days of receiving the "dispute research request". Subscribers are obligated to respond to "dispute research requests" within 5 days of receiving such request from CreditRegistry.

If, after investigating a dispute, the subscriber that provided the disputed information insists on its accuracy, both the obligor and the subscriber may add comments to the disputed account to inform future recipients of the credit report.

When CreditRegistry corrects information on an obligor's account as a result of a dispute, CreditRegistry will notify all subscribers that have received the obligor's credit report within the previous 90 days at the obligor's request.

Please contact us at (01) 454-8700 if there are other questions regarding this credit report.

Thank you for your patronage.
CreditRegistry Nigeria