



Credit Report Prepared For:

ASHLEY D SEARCEY

Equifax Report As Of: May 14, 2020

Personal & Confidential

Account Summary

My Accounts Summary

Open Credit Cards	0
Open Retail Cards	0
Open Real Estate Loans	0
Open Installment Loans	0
Total Open Accounts	0
Accounts Ever Late	3
Collections Accounts	0
Average Account Age	4 yrs 9 mos
Oldest Account	6 yrs 6 mos

My Hard Credit Inquiries

5

My Overall Credit Usage

Credit Debt
\$0

Total Credit
\$0

My Debt Summary

Credit and Retail Card Debt	\$0
Real Estate Debt	\$0
Installment Loans Debt	\$0
Collections Debt	\$0
Total Debt	\$0

My Public Records

0

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Account Summary

My Personal Information

Name

ASHLEY D SEARCEY

Personal Statement(s)

No Statement(s) present at this time

Also Known As

ASHLEY DAWN SEARCEY

ASHLEY D HOLLAND

Birth Year

1991

Addresses1520 INMAN CT
LEBANON, TN 370872862 LEEVILLE RD
MOUNT JULIET, TN 37122902 GREENLAND DR APT 323
MURFREESBORO, TN 371304672 LEBANON RD
LEBANON, TN 37087215 RIDGECREEK XING
LEBANON, TN 370871107 NEAL RD
WATERTOWN, TN 371847425 CHOWAN CT APT A
FORT STEWART, GA 31315300 N COLLEGE ST APT 3B
PEMBROKE, GA 31321134 SANTA FE TRL
MOUNT JULIET, TN 371223198 HORN SPRINGS RD
LEBANON, TN 37087**Employer(s)**[Summary](#)[Accounts](#)[Collections](#)[Inquiries](#)[Public Records](#)[Credit Score](#)

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Active Accounts

No open accounts

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Closed AccountsAUTO CREDIT
430410X

Closed

ACCOUNT DETAILS

Account Name	AUTO CREDIT
Account #	430410X
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Feb 20, 2014
Account Status!	Closed
Payment Status	Charge-off
Status Updated	Jan 08, 2015
Balance	\$7,709
Balance Updated	Jan 08, 2015
Original Balance	\$0
Monthly Payment	-
Past Due Amount	\$7,709
Highest Balance	\$11,215
Terms	43 Months
Responsibility	Individual Account
Your Statement	-
Comments	CHARGED OFF ACCOUNT

CONTACT INFORMATIONP.O. BOX 57545
JACKSONVILLE, FL 32241
(904) 380-4234**PAYMENT HISTORY**

2014				2013				2012			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>							
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>							
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	N	<input type="checkbox"/>							

2011				2010			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
<input type="checkbox"/>							
May	Jun	Jul	Aug	May	Jun	Jul	Aug
<input type="checkbox"/>							
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
<input type="checkbox"/>							

OK N Negative
 Data Unavailable

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AUTO CREDIT OF NASHV
430410X

Closed

ACCOUNT DETAILS

Account Name	AUTO CREDIT OF NASHV
Account #	430410X
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Feb 20, 2014
Account Status!	Closed
Payment Status	Pays account as agreed
Status Updated	Oct 28, 2019
Balance	\$0
Balance Updated	Oct 28, 2019
Original Balance	\$0
Monthly Payment	\$0
Past Due Amount	-
Highest Balance	\$11,200
Terms	43 Months
Responsibility	Individual Account
Your Statement	-
Comments	FIXED RATE

CONTACT INFORMATION

162 CUDE LANE
MADISON, TN 37115
(615) 865-1300

PAYMENT HISTORY

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ACCOUNT DETAILS		BANK OF AMERICA 552433XXXXXXXXXX	CREDIT USAGE
Account Name	BANK OF AMERICA		
Account #	552433XXXXXXXXXX		
Original Creditor	-		
Company Sold	-		
Account Type	REVOLVING		
Date Opened	Apr 27, 2019		
Account Status!	Closed		
Payment Status	Charge-off		
Status Updated	Oct 03, 2019		
Balance	\$0		
Balance Updated	Oct 03, 2019		
Credit Limit	\$300		
Monthly Payment	-		
Past Due Amount	-		
Highest Balance	-		
Terms	-		
Responsibility	Individual Account		
Your Statement	-		
Comments	-		

A C D E F G H I J K L M N O P Q R S T U V W X Y Z

CREDIT USAGE

No Credit Usage
You have no account balance.
Keeping your account balances as low as possible can have a positive impact on your credit.

CONTACT INFORMATION

4060 OGLETOWN/STANTON RD DE5-019-03-07
NEWARK, DE 19713
(800) 421-2110

PAYMENT HISTORY

2019				2018				2017			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
 	 	 	 	 	 	 	 	 	 	 	
May	Jun	Jul	Aug	May	Jun	Jul	Aug	May	Jun	Jul	Aug
 	 	 	30	 	60	 	 	 	 	 	
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
 	 	 	 	 	 	 	 	 	 	 	

2016				2015			
Jan	Feb	Mar	Apr	Jan	Feb	Mar	Apr
 	 	 	 	 	 	 	
May	Jun	Jul	Aug	May	Jun	Jul	Aug
 	 	 	 	 	 	 	
Sep	Oct	Nov	Dec	Sep	Oct	Nov	Dec
 	 	 	 	 	 	 	

OK OK	30 30 Days Late
60 60 Days Late	
Data Unavailable	

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Closed

TENNESSEE DEPT. OF H
215326X

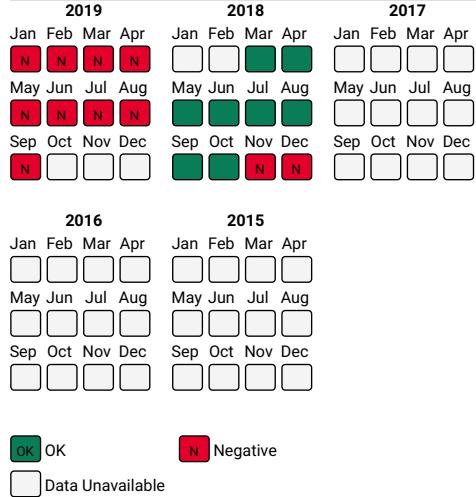
ACCOUNT DETAILS

Account Name	TENNESSEE DEPT. OF H
Account #	215326X
Original Creditor	-
Company Sold	-
Account Type	OTHER
Date Opened	Mar 14, 2018
Account Status!	Closed
Payment Status	Pays account as agreed
Status Updated	Oct 03, 2019
Balance	\$0
Balance Updated	Oct 03, 2019
Original Balance	\$0
Monthly Payment	\$0
Past Due Amount	\$0
Highest Balance	-
Terms	-
Responsibility	Individual Account
Your Statement	-
Comments	-

CONTACT INFORMATION

400 DEADRICK 7TH FLOOR
NASHVILLE, TN 37219
(615) 741-2442

PAYMENT HISTORY



OK Negative
 Data Unavailable

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A	WORLD FINANCE CO 803054XXXX	Closed
ACCOUNT DETAILS		CONTACT INFORMATION
Account Name	WORLD FINANCE CO	108 FREDERICK STREETN
Account #	803054XXXX	GREENVILLE, SC 29607
Original Creditor	JH PORTFOLIO DEBT EQUITY LLC	MAIL ONLY
Company Sold	-	
Account Type	INSTALLMENT	
Date Opened	Feb 25, 2014	
Account Status!	Closed	
Payment Status	Charge-off	
Status Updated	Apr 30, 2020	
Balance	\$0	
Balance Updated	Apr 30, 2020	
Original Balance	\$0	
Monthly Payment	-	
Past Due Amount	-	
Highest Balance	-	
Terms	8 Months	
Responsibility	Individual Account	
Your Statement	-	
Comments	CHARGED OFF ACCOUNT	

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Closed

ACCOUNT DETAILS

Account Name	WORLD FINANCE CO
Account #	803053XXXX
Original Creditor	-
Company Sold	-
Account Type	INSTALLMENT
Date Opened	Nov 14, 2013
Account Status!	Closed
Payment Status	Pays account as agreed
Status Updated	Mar 31, 2014
Balance	\$0
Balance Updated	Mar 31, 2014
Original Balance	\$0
Monthly Payment	-
Past Due Amount	-
Highest Balance	\$402
Terms	6 Months
Responsibility	Individual Account
Your Statement	-
Comments	-

CONTACT INFORMATION

108 FREDERICK STREETN
GREENVILLE, SC 29607
MAIL ONLY

PAYMENT HISTORY

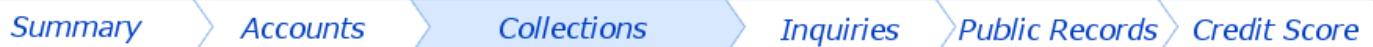
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Collections

No collection accounts



Inquiries**Q SYNCB/PAYPAL**

Inquiry Date	Sep 6, 2019
Removal Date	Sep 2021
Business Type	National credit card cos.
Contact Information	None provided

Q LENDMARK FINANCIAL S

Inquiry Date	Mar 15, 2019
Removal Date	Mar 2021
Business Type	Personal loans companies
Contact Information	None provided

Q AT&T SERVICES, INC -

Inquiry Date	Aug 17, 2018
Removal Date	Aug 2020
Business Type	Telephone companies
Contact Information	175 EAST HOUSTON STREET ANTONIO SAN ANTONIO, TX 78205 (210) 223-7151

Q CREDIT TECHNOLOGIES

Inquiry Date	Sep 5, 2019
Removal Date	Sep 2021
Business Type	Miscellaneous reptg. agencies
Contact Information	None provided

Q CITIZENS SAVINGS AND

Inquiry Date	Mar 15, 2019
Removal Date	Mar 2021
Business Type	Personal loans companies
Contact Information	None provided

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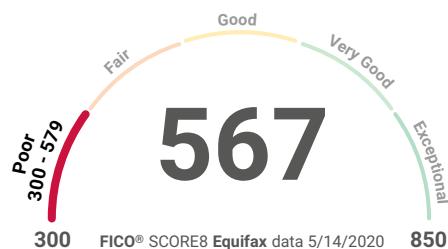


Public Records

No public records

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Credit Score



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

What's helping your score?

Long Credit History

You have an established credit history.

Your oldest account was opened

6 Years, 6 Months ago

FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

FICO High Achievers opened their oldest account 25 years ago, on average.

What's hurting your score?

Serious Delinquency

You have a serious delinquency (60 days past due or greater) or derogatory indicator on your credit report.

Number of your accounts that were ever 60 days late or worse or have a derogatory indicator

3 accounts

The presence of a serious delinquency or derogatory indicator is a highly correlated predictor of future payment risk. People with previous late payments are more likely to pay late in the future. As these items age, they will have less impact on the FICO® Score. Most late payments stay on your report for no more than seven years.

Virtually no FICO High Achievers have a 60 days late payment or worse listed on their credit report.

Few Accounts Paid On Time

You have few accounts that are in good standing.

Number of your accounts currently being paid as agreed

Unknown

The FICO® Score considers the number of accounts showing on time payments. In your case this number is too low either because you have very few accounts or you've missed payments recently on some of your accounts or have accounts with derogatory indicators reported.

FICO High Achievers have an average of 6 accounts currently being paid as agreed.

Bad Payment History

You have one or more accounts showing missed payments or derogatory indicators.

Number of your accounts with a missed payment or derogatory indicator

3 accounts

The presence of missed and late payments or derogatory indicators on a credit report, including the number of late payments, how late they were and how recently they occurred, are correlated with future credit risk. Your FICO® Score was lowered due to the number of missed and late payments and/or accounts with derogatory indicators reported. As the number of accounts with delinquency or derogatory indicators decreases, they have less impact on a FICO® Score.

About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

Credit Score

What's helping your score?

You have no positive factors impacting your Score.

What's hurting your score?

No Revolving Activity

There is no recent activity on revolving and/or open-ended accounts.

The FICO® Score evaluates the mix of credit cards, loans and mortgages on a credit report. Your credit report shows no open revolving and/or open-ended accounts or sufficient recent information about your revolving and/or open-ended accounts. People who demonstrate responsible use of different types of credit are generally less risky to lenders.

Disclaimer

Disclaimer

About your FICO® Score 8 or other FICO Scores

Your FICO® Score 8 powered by Experian data is formulated using the information in your credit file at the time it is requested. Many but not all lenders use FICO® Score 8. In addition to the FICO® Score 8, we may offer and provide other base or industry-specific FICO® Scores (such as FICO® Auto Scores and FICO® Bankcard Scores). The other FICO® Scores made available are calculated from versions of the base and industry-specific FICO® Score models.

Base FICO® Scores (including the FICO® Score 8) range from 300 to 850. Industry-specific FICO® Scores range from 250-900. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO® Score indicates to lenders that you may be a higher credit risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. Your lender or insurer may use a different FICO® Score than FICO® Score 8 or other base or industry-specific FICO Scores provided by us, or different scoring models to determine how you score.