

**Identity
Verification**

Name: SHILA MORGAN
Status: Quiz Required

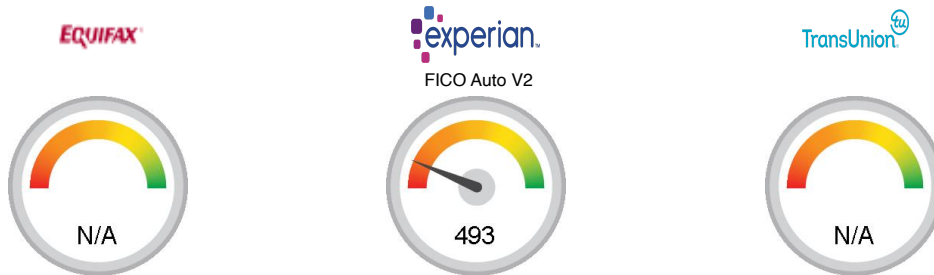
Red Flag Score: 1

Score Risk Level: High Risk ?
ID Verification Quiz

Section	Result	Alert	Next Steps
▶ OFAC	Clear		—
▶ ID Match	Clear		—
▶ Red Flag Alerts	Caution	Inquiry current address not on file	IDV Quiz
▶ Synthetic ID	—	Synthetic Fraud Detection now available CLICK TO ENROLL	
▶ MLA Search	Clear	—	—
▶ ID Verification	Clear		ID Verification Completed

View Detail Report

Score Summary - Shila Morgan



CREDIT REPORT



SHILA R MORGAN
3840 FRANKFORD RD
DALLAS, TX 75287

DOB: 1997

Date: 02/02/23 10:24:26

[PREVIOUS ADDRESSES](#)

Name	City	State	Zip	Date Reported	
405 GARFIELD ST	BASTROP	LA	71220	01/16	
1407 ALABAMA ST	MONROE	LA	71202	04/21	
<u>EMPLOYMENT</u>					
	Employer	Occupation	Date Hired	End Date	Date Rpt
Current	VSI		10/02/2021	10/02/2021	10/21
Previous	VRC		10/02/2021	10/02/2021	10/21

Special Messages	
SSN Verified : SSN MATCHES	
SSN Verified : V 08TOO MANY INQUIRIES LAST 12 MONTHS	

Score Summary			
ScoreCard	Score	Code	Score Factor Description
FICO Auto V2	493	38	serious delinquency and public record or collection filed
		02	level of delinquency on accounts
		13	time since delinquency is too recent or unknown
		16	lack of recent revolving account information
		08	too many inquiries last 12 months

Bureau Summary			
Public Records: 0			
Install Bal: \$49,689			
R Estate Bal: N/A			
Tot Rev Bal: N/A			
Past Due Amt: \$2,317			
Sch/Est Pay: \$293			
R Estate Pay: N/A			
Tot Rev Avail: N/A			
Inquiries: 44			
Inqs / 6 mo: 1			
Tradeline: 22			
Paid Acct: 0			
CNT: 08/04/04/41			
Satis Accts: 15			
Now Del/Drg: 7			
Was Del/Drg: 0			
Old Trade: 09-15			

700Credit Summary											
Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
16	09-15	15	1	7	0	3	8	4	4	44	1
	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %				
Revolving	0	\$0	\$0	\$0	\$0	\$0	0				
Mortgage	0	\$0	\$0	\$0	\$0	\$0					
Installment	22	\$47,783	\$0	\$49,689	\$2,317	\$293					
TOTALS	22	\$47,783	\$0	\$49,689	\$2,317	\$293					

Collections

Creditor/Original Creditor Member Number Status Narratives	Account Number Industry Code	Date Reported Date Verified Date Closed	Amount Balance
LVNV FUNDING LLC / CREDIT ONE BANK N.A. 1623040 COLLACCT	4447962542561711 Sales Finance	05/22 - 05/01/22	\$610 \$610
AMSHER COLLECTION SERV / CHARTER COMMUNICATIONS LLC 1984389 COLLACCT	32024460 Service Professional	04/22 - 04/01/22	\$128 \$128
PROCOLLECT,INC / VAIL VILLAGE APARTMENTS / DEVO 2980920 COLLACCT	518970012581273 Service Professional	07/22 - 07/01/22	\$4,142 \$4,142

Trades - Installment Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments	Opened Reported Paid Bal Date	Credit Limit High Credit Charge Off Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
EXETER FINANCE LLC/1017501 68068136809811001 Installment/ Automobile Financing Company 30 6+ TIMES / Auto Loan	03/21 12/22 01/11/23 01/31/23	- \$11,990 - \$304	\$12,131 \$11,990 OPEN Individual	\$293 23	074 Months 6 3 0 11CC191221CC C821CCCCCCC
DEPT OF EDUCATION/NELN/1884330 900000527762907 Installment/ Student Loans CURR ACCT / Education Loan	09/15 12/22 12/28/22 12/31/22	- \$3,500 - -	\$3,649 \$3,500 OPEN Individual	\$0 50	120 Months 0 0 0 CCCCCCCCCCCC CCCCCCCCCCC--
DEPT OF EDUCATION/NELN/1884330 900000527763007 Installment/ Student Loans CURR ACCT / Education Loan	09/15 12/22 12/28/22 12/31/22	- \$2,000 - -	\$2,382 \$2,000 OPEN Individual	\$0 50	120 Months 0 0 0 CCCCCCCCCCCC CCCCCCCCCCC--
DEPT OF EDUCATION/NELN/1884330 900000533078807 Installment/ Student Loans CURR ACCT / Education Loan	09/16 12/22 12/28/22 12/31/22	- \$1,750 - -	\$1,815 \$1,750 OPEN Individual	\$0 50	120 Months 0 0 0 CCCCCCCCCCCC CCCCCCCCCCC--
DEPT OF EDUCATION/NELN/1884330 900000533078907 Installment/ Student Loans CURR ACCT / Education Loan	09/16 12/22 12/28/22 12/31/22	- \$1,000 - -	\$1,135 \$1,000 OPEN Individual	\$0 50	120 Months 0 0 0 CCCCCCCCCCCC CCCCCCCCCCC--
DEPT OF EDUCATION/NELN/1884330 900000539073207	01/17 12/22	- \$1,750	\$1,815 \$1,750	\$0 50	120 Months 0 0 0

Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCCCCCCCCC--
DEPT OF EDUCATION/NELN/1884330	01/17	-	\$1,118	\$0	120 Months
900000539073307	12/22	\$1,000	\$1,000	50	0 0 0
Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCCCCCCCCC--
DEPT OF EDUCATION/NELN/1884330	09/17	-	\$2,349	\$0	120 Months
900000551219107	12/22	\$2,250	\$2,250	50	0 0 0
Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCCCCCCCCC--
DEPT OF EDUCATION/NELN/1884330	09/17	-	\$1,114	\$0	120 Months
900000551219207	12/22	\$1,000	\$1,000	50	0 0 0
Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCCCCCCCCC--
DEPT OF EDUCATION/NELN/1884330	01/19	-	\$3,559	\$0	120 Months
900000572103907	12/22	\$3,500	\$3,500	38	0 0 0
Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCCCCCCCCC--
DEPT OF EDUCATION/NELN/1884330	01/19	-	\$2,169	\$0	120 Months
900000572104007	12/22	\$2,058	\$2,058	38	0 0 0
Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCCCCCCCCC--
DEPT OF EDUCATION/NELN/1884330	05/20	-	\$2,334	\$0	120 Months
900000589726607	12/22	\$2,334	\$2,334	17	0 0 0
Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCC
DEPT OF EDUCATION/NELN/1884330	05/20	-	\$2,751	\$0	120 Months
900000589726707	12/22	\$2,751	\$2,751	17	0 0 0
Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCC
DEPT OF EDUCATION/NELN/1884330	06/20	-	\$2,026	\$0	120 Months
900000590683607	12/22	\$2,026	\$2,026	17	0 0 0
Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCC
DEPT OF EDUCATION/NELN/1884330	12/20	-	\$1,167	\$0	120 Months
900000599175407	12/22	\$1,167	\$1,167	17	0 0 0
Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCC
DEPT OF EDUCATION/NELN/1884330	12/20	-	\$2,000	\$0	120 Months
900000599175507	12/22	\$2,000	\$2,000	17	0 0 0
Installment/ Student Loans	12/28/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCC
FIG LOANS TEXAS LLC/2749590	09/21	-	\$302	-	004 Months
EL3518038	05/22	\$302	\$200	09	1 0 3
Installment/ Personal Loan Companies	-	\$302	CLOSED	05/01/22	9654--1-C
DELINQ 180 / Unsecured Loan	05/21/22	\$282	Individual		
FIRST PAYMENT NEVER RECEIVED					
WORLD FINANCE CORPORAT/2921380	12/20	-	\$830	-	007 Months
76005666201	06/21	\$525	\$397	25	1 1 1
Installment/ Personal Loan Companies				06/01/21	

DELINQ 90 / Secured Loan	-	\$525	CLOSED		999999999999
	12/31/22	\$830	Individual		9999999321CCC
TXU ENERGY /3940215	09/21	-	\$163	-	001 Months
9000444642378707	02/22	-	-	01	0 0 0
Installment/ Electric Light And Power Company	09/13/21	\$163	CLOSED	02/01/22	9
CHARGOFF / Unknown - Credit Ext., Review, Or Collection	02/21/22	\$163	Individual		

Inquiry

Date	Subscriber Name Subscriber Number	Type	Amount
01/14/23	HART SOFTWARE/MEI INC 2679590	-	-
02/26/22	SYNCB/AMAZON PLCC 1004664	-	-
11/11/21	JPMCB CARD 1797500	-	-
10/02/21	AMERICAN CREDIT ACCEPT 1393429	-	-
10/02/21	CAPITAL ONE AUTO FIN 1254780	-	-
10/02/21	CARMAX 1677787	-	-
10/02/21	ALLY FINANCIAL 2393490	-	-
10/02/21	SANTANDER CONSUMER USA 1912477	-	-
10/02/21	EXETER FINANCE LLC/WCG 2898460	-	-
10/02/21	NOWCOM/WESTLAKE FINANC 2733940	-	-
09/30/21	AXCESS FINANCIAL SERVI 1925968	-	-
09/24/21	AMERICAN CREDIT ACCEPT 1393429	-	-
09/24/21	WFDS 1512470	-	-
09/24/21	CBC/CAR CAPITAL 1840001	-	-
09/24/21	DT CREDIT 0600023	-	-
09/24/21	CAPITAL ONE AUTO FIN 1254780	-	-
09/24/21	CDK/COURTESY NISSAN 2344700	-	-
09/24/21	ALLY FINANCIAL 2393490	-	-
09/24/21	NCCINC/AUTO CLASS DIRE 2924517	-	-
09/24/21	NOWCOM/WESTLAKE FINANC 2733940	-	-
09/24/21	CIG FINANCIAL/DS 1994170	-	-
09/24/21	GLOBAL LENDING SERVICE 1966277	-	-

09/24/21	SANTANDER CONSUMER USA 1912477	-	-
09/10/21	SPEEDY CASH/CURO 2896610	-	-
06/15/21	US SM BUS ADMIN ODA 1916799	-	-
06/14/21	SANTANDER CONSUMER USA 1912477	-	-
06/14/21	EXETER FINANCE LLC/WCG 2898460	-	-
06/14/21	NOWCOM/WESTLAKE FINANC 2733940	-	-
06/14/21	AMERICAN CREDIT ACCEPT 1393429	-	-
06/14/21	CAPITAL ONE AUTO FIN 1254780	-	-
06/14/21	ALLY FINANCIAL 2393490	-	-
04/21/21	RENTGROW 2959227	-	-
03/24/21	CREDIT ONE BANK NA 3278143	-	-
03/06/21	SANTANDER CONSUMER USA 1912477	-	-
03/06/21	CAPITAL ONE AUTO FIN 1254780	-	-
03/06/21	ALLY FINANCIAL 2393490	-	-
02/26/21	CAPITAL ONE AUTO FIN 1254780	-	-
02/26/21	SANTANDER CONSUMER USA 1912477	-	-
02/26/21	ALLY FINANCIAL 2393490	-	-
02/26/21	DISCOVER FINANCIAL SER 1224590	-	-
02/24/21	CAPITAL ONE AUTO FIN 1254780	-	-
02/24/21	AMERICAN CREDIT ACCEPT 1393429	-	-
02/24/21	ALLY FINANCIAL 2393490	-	-
02/24/21	EXETER FINANCE LLC/WCG 2898460	-	-

Owning Bureau Information

Consumer Assistance Contact:
 EXPERIAN
 701 Experian Parkway
 P.O. Box 2002
 ALLEN, TX 75013
 888-397-3742