



Identity Verification

Name: Jonathan Winfield
Red Flag Score: 25
Score Risk Level: High Risk ?

Status: Quiz Required
[ID Verification Quiz](#)

Section	Result	Alert	Next Steps
▶ OFAC	✓ Clear		—
▶ ID Match	✓ Clear		—
▶ Red Flag Alerts	⚠ Caution	No information available	IDV Quiz
▶ Synthetic ID	—	 Synthetic Fraud Detection now available CLICK TO ENROLL	
▶ MLA Search	✓ Clear	—	—
▶ ID Verification	✗ Incomplete	Verification of ID Required	Verify ID

[View Detail Report](#)


Score Summary - Jonathan Winfield



CREDIT REPORT



JONATHAN WINFIELD
 5414 AVENUE C
 CROSBY, TX 77532

DOB: 1992

Date: 02/02/23 12:51:24

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
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12205 JOAN OF ARC ST	CROSBY	TX	77532	06/22
925 NORTHWOOD ST	BAYTOWN	TX	77521	11/20

ALIASES

Name	Date Of Birth	On File Since
WINFIELD JONATHAN DAMON		
JOHNATHON WINDFIELD		
JONATHAN HOWARD		
JONATHAN DAMON		

EMPLOYMENT

	Employer	Occupation	Date Hired	End Date	Date Rpt
Current	MAS RESTAURANT GROUP LLC		01/06/2022	01/06/2022	01/22
Previous	WHATABURGER		06/01/2022	12/22/2022	06/22
	14460 FM 2100CROSBY TX				

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	425	38	serious delinquency and public record or collection filed
		02	level of delinquency on accounts
		13	time since delinquency is too recent or unknown
		18	number of accounts with delinquency
		08	too many inquiries last 12 months

Bureau Summary

Public Records: 0	Past Due Amt: \$12,640	Inquiries: 37	CNT: 12/08/12/197
Install Bal: \$23,211	Sch/Est Pay: \$147	Inqs / 6 mo: 17	Satis Accts: 5
R Estate Bal: N/A	R Estate Pay: N/A	Tradeline: 22	Now Del/Drg: 12
Tot Rev Bal: \$573	Tot Rev Avail: 57%	Paid Acct: 8	Was Del/Drg: 5
			Old Trade: 07-15

700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
4	07-15	1	2	12	0	7	12	8	12	37	17
Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %					

Revolving	6	\$1,811	\$1,350	\$573	\$226	\$122	57
Mortgage	0	\$0	\$0	\$0	\$0	\$0	
Installment	16	\$23,995	\$0	\$23,211	\$12,414	\$25	
TOTALS	22	\$25,806	\$1,350	\$23,784	\$12,640	\$147	

Collections

Creditor/Original Creditor Member Number Status Narratives	Account Number Industry Code	Date Reported Date Verified Date Closed	Amount Balance
MONEYLION INC 1778340 COLLACCT	LLI41360754 Credit Union	10/20 - 10/01/20	\$500 \$431
ACIMA DIGITAL FKA SIMP 1973836 COLLACCT	5234293 Service Professional	07/21 - 07/01/21	\$2,041 \$1,886
NATIONAL CREDIT SYSTEM / AVALON BAY APTS 2980803 COLLACCT	4792737 Service Professional	04/22 - 04/01/22	\$2,905 \$2,905
NATIONAL CREDIT SYSTEM / FOREST VIEW APTS 2980803 COLLACCT DISPUTE RESOLVED - CONSUMER DISAGREES	4052742 Service Professional	03/19 - 03/01/19	\$3,324 \$3,224
CAC FINANCIAL CORP / MEDICAL PAYMENT DATA 3980560 COLLACCT	21092984 Service Professional	06/22 - 06/01/22	\$611 \$611
WAKEFIELD & ASSOCIATES / MEDICAL PAYMENT DATA 1810212 COLLACCT	1213380705 Savings & Loan	10/21 - 10/01/21	\$2,108 \$2,108
CREDIT MANAGEMENT LP / AMBIT ENERGY 3980798 COLLACCT	24469853 Service Professional	10/21 - 10/01/21	\$649 \$649

Trades - Revolving Accounts

Account Name/Id Account # Trade Type/KOB Status/Act 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
PERPAY/2919940 - Revolving/ Variety Stores 30 DAY DEL / Revolving Charge Account	06/22 01/23 11/25/22 01/21/23	\$850 \$660 - \$226	\$573 - OPEN Individual	\$122 07	Revolving 1 0 0 1CCCCC

STELLARFINANCE INC/2935736	12/22	\$500	\$0	-	Revolving
-	01/23	\$500	-	01	0 0 0
Revolving/ Finance Companies - Non-Specific	-	-	OPEN		0
CURR ACCT / Check Credit Or Line Of Credit	01/13/23	-	Individual		
CAPITAL ONE/1270246	03/17	\$200	\$0	-	Revolving
-	08/18	-	-	16	1 1 3
Revolving/ Bank Credit Cards	05/30/18	\$349	CLOSED	08/01/18	B9954321CCCC
CHARGOFF / Credit Card, Terms REV	08/05/18	-	Individual		CCCC
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST					
EXTRA/1966851	12/21	\$300	\$0	-	Revolving
-	08/22	\$183	-	09	1 1 2
Revolving/ Bank Credit Cards	02/07/22	-	CLOSED	08/01/22	B-4321000
CUR WAS 120 / Check Credit Or Line Of Credit	08/31/22	-	Individual		
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST					
DISCOVER BANK/3276502	02/21	\$200	\$0	-	Revolving
-	11/21	\$235	-	10	1 1 2
Revolving/ Bank Credit Cards	11/17/21	-	CLOSED	11/01/21	BC4321CCCC
CUR WAS 120 / Credit Line Secured, Revolving	11/28/21	-	Individual		
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST					
CAPITAL ONE/1270246	02/21	\$200	\$0	-	Revolving
-	12/21	\$233	-	10	1 0 0
Revolving/ Bank Credit Cards	11/22/21	-	CLOSED	12/01/21	BCC1CCCCC
CUR WAS 30 / Credit Card, Terms REV	12/18/21	-	Individual		
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST					

Trades - Installment Accounts

Account Name/Id Account # Trade Type/KOB Status/Act 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
BRIGIT/COASTAL COMMUNI/2934009	06/22	-	\$523	\$25	024 Months
86000I	01/23	\$600	\$600	07	2 1 0
Installment/ All Banks - Non-Specific	12/01/22	-	OPEN		1C21CCC
30 WAS 60 / Note Loan	01/01/23	\$48	Individual		
US DEPT OF ED/GLELSI/1132610	07/15	-	\$9,791	\$0	Unknown
3645762581	12/22	\$8,607	\$8,607	24	0 0 0
Installment/ Student Loans	12/01/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Education Loan	12/31/22	-	Individual		CCCCCCCCCCCC
FIG LOANS TEXAS LLC/2749590	04/21	-	\$159	-	002 Months
EL2161245	12/21	\$159	\$100	09	1 1 3
Installment/ Personal Loan Companies	-	\$159	CLOSED	12/01/21	96-4321-C
DELINQ 180 / Unsecured Loan	12/15/21	\$139	Individual		
FIRST PAYMENT NEVER RECEIVED					
SUN LOAN COMPANY/1597970	10/17	-	\$568	-	006 Months
4257	03/18	\$280	\$336	66	1 1 1
Installment/ Personal Loan Companies	11/07/17	\$280	CLOSED	03/01/18	999999-99999
DELINQ 90 / Note Loan	12/31/22	\$568	Individual		999999999999

POSSIBLE FINANCIAL INC/2883760	02/22	-	\$356	-	002 Months
E30WV541BR88L6QHXIVHV6YYA	07/22	\$356	\$285	12	1 1 1
Installment/ Personal Loan Companies	-	\$356	CLOSED	07/01/22	9999999321C
CHARGOFF / Unsecured Loan	01/31/23	\$356	Individual		
SELF/ATLANTIC CAPITAL/2928750	11/21	-	\$0	-	024 Months
CBA00000000012716523	04/22	\$724	\$724	06	1 0 0
Installment/ All Banks - Non-Specific	04/19/22	-	CLOSED	04/01/22	B1CCCC
CUR WAS 30 / Secured Loan	04/30/22	-	Individual		
POSSIBLE FINANCIAL INC/2883760	12/21	-	\$0	-	002 Months
9CR4ZIC84HBD0ZIJFITSKYI90	02/22	\$385	\$385	03	0 0 0
Installment/ Personal Loan Companies	02/01/22	-	CLOSED	02/01/22	BCC
CURR ACCT / Unsecured Loan	02/04/22	-	Individual		
POSSIBLE FINANCIAL INC/2883760	10/21	-	\$0	-	002 Months
AYNO7VVVWGVVSFROP039CN1B3	12/21	\$230	\$230	03	0 0 0
Installment/ Personal Loan Companies	12/18/21	-	CLOSED	12/01/21	BCC
CURR ACCT / Unsecured Loan	12/19/21	-	Individual		
SBNASEFLNDR/1188380	02/21	-	\$0	-	012 Months
13680432	05/21	\$1,663	\$1,663	04	0 0 0
Installment/ All Banks - Non-Specific	05/12/21	-	CLOSED	05/01/21	BCCC
CURR ACCT / Secured Loan	05/31/21	-	Individual		

Inquiry

Date	Subscriber Name Subscriber Number	Type	Amount
01/16/23	CREDIT ACCEPTANCE 2685010	-	-
01/11/23	HYUNDAI CAPITAL AMERIC 2939205	-	-
12/22/22	NOWCOM/AUTONATION HOUS 2936929	-	-
11/25/22	700 CREDIT/ADONIS AUTO 1688806	-	-
10/21/22	NOWCOM/WESTLAKE FINANC 2733940	-	-
10/21/22	MID ATLANTIC FINANCE 1607510	-	-
10/21/22	700 CREDIT/AUTO MAXX 2916524	-	-
10/14/22	ALLY FINANCIAL 2393490	-	-
10/14/22	NOWCOM/MARONEY AUTO SA 2929250	-	-
10/14/22	NOWCOM/WESTLAKE FINANC 2733940	-	-
10/14/22	EXETER FINANCE LLC/WCG 2898460	-	-
10/14/22	CONSUMER PORTFOLIO SVC 1624220	-	-
10/14/22	GLOBAL LENDING SERVICE 1966277	-	-
10/14/22	CAPITAL ONE AUTO FIN 1254780	-	-

09/28/22	700 CREDIT/ADONIS AUTO 1688806	-	-
09/03/22	700 CREDIT/BAYTOWN NIS 2345420	-	-
08/30/22	DT CREDIT 0600023	-	-
07/21/22	SYNCB/AMAZON PLCC 1004664	-	-
06/27/22	700 CREDIT/ADONIS AUTO 1688806	-	-
06/10/22	DISCOVER FINANCIAL SER 1224590	-	-
06/10/22	CAP ONE NA 2844550	-	-
06/01/22	NOWCOM/CAR TRON AUTO S 1903026	-	-
12/08/21	UNITED AUTO CREDIT CO 1867067	-	-
12/08/21	NOWCOM/WESTERN MOTORS 2913737	-	-
11/24/21	CAP ONE NA 2844550	-	-
09/20/21	DT CREDIT 0600023	-	-
09/08/21	NOWCOM/GOOD CARS GOOD 2924152	-	-
05/14/21	COMENITYCAPITAL/ACADMY 2896800	-	-
04/09/21	NOWCOM/SAM S AUTO SALE 2424790	-	-
03/13/21	NOWCOM/WESTLAKE FINANC 2733940	-	-
03/13/21	CAPITAL ONE AUTO FIN 1254780	-	-
03/13/21	SANTANDER CONSUMER USA 1912477	-	-
03/13/21	GLOBAL LENDING SERVICE 1966277	-	-
03/13/21	EXETER FINANCE LLC/WCG 2898460	-	-
02/18/21	CAP ONE NA 2844550	-	-
02/12/21	DISCOVER FINANCIAL SER 1224590	-	-
01/27/21	NOWCOM/TEXAS CAR DIREC 1958841	-	-

Owning Bureau Information

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

