

Identity Verification

Name: RONALD WEBB
Red Flag Score: 27
Score Risk Level: High Risk ?

Status: Quiz Required

[ID Verification Quiz](#)

Section	Result	Alert	Next Steps
▶ OFAC	Clear		—
▶ ID Match	Caution	No match to name - residential address No match to name - business address	IDV Quiz
▶ 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	Incomplete	Verification of ID Required	Verify ID

[Hide Detail Report](#)

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: High Risk

Status: Quiz Required

Red Flag Score: 27

Validation Score: 48

Verification Score: 46

OFAC Search

Result	Alert
Clear	

ID Match Search

	Input Data	Search Result Data	Message
Name	RONALD WEBB	RONALD WEBB	
Address	702 SANTEE # 5210 HEMPSTEAD, TX 77445	435 E DELZ DR HOUSTON, TX 77022	No match to name - residential address No match to name - business address
SSN	XXX-XX-5874		Match to full name only
DOB		12/06/1953	DOB not provided on search request
Phone			

Notes

Red Flag Alerts

	Message
Address	-Inquiry current address not on file No address high risk information found Multi-family dwelling No high risk business at address/phone
SSN	SSN:XXX-XX-5874 State Issued:TX SSN Issued Start Date:1967 SSN Issued End Date:1969 No hit to the Deceased Master File SSN Issued, Valid Issued Start and End Dates
Phone	
Credit Report Data	

Synthetic Identity

	Input Data	Message
Name	Ronald Webb	Synthetic ID Not Activated

MLA Search

	Input Data	Message
Name	Ronald Webb	-

Manual Verification Section

Presented Government Issued Identification	<input type="checkbox"/> Yes <input type="checkbox"/> No
Id Documents appear unaltered	<input type="checkbox"/> Yes <input type="checkbox"/> No
Image & physical description consistent with applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No
Id Information matches application	<input type="checkbox"/> Yes <input type="checkbox"/> No
Verified User Name: - Date and Time: -	

Score Summary - Ronald Webb

EQUIFAX

N/A

experian

FICO Auto V2481

TransUnion

N/A

CREDIT REPORT

https://www.700dealer.com/PrintPreview.aspx?values=Eh+mehlI03ZJDhLiVW/9g==¶m2=WRzGzNsVm4++o12prEebA==&RFflags=1,0&Printall=0#

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RONALD WEBB
435 E DELZ DR
HOUSTON, TX 77022

DOB: 1953

Date: 02/02/23 11:57:16

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
4931 WOODLAND MEADOWS LN	HUMBLE	TX	77346	05/12
3222 NEW ORLEANS ST	HOUSTON	TX	77020	05/08

ALIASES

Name	Date Of Birth	On File Since
RONALD SANCHEZ		

EMPLOYMENT

	Employer	Occupation	Date Hired	End Date	Date Rpt
Current	DAIKIN GOODMAN MANUFACTUR		09/22/2021	01/30/2023	09/21
Previous	DAIKINGOODMAN INC		01/07/2023	01/07/2023	01/23

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	481	38	serious delinquency and public record or collection filed
		02	level of delinquency on accounts
		10	ratio of balance to limit on bank revolving or other rev accts too high
		13	time since delinquency is too recent or unknown
		08	too many inquiries last 12 months

Bureau Summary

Public Records: 0	Past Due Amt: \$53,373	Inquiries: 25	CNT: 06/08/12/241
Install Bal: \$71,965	Sch/Est Pay: \$200	Inqs / 6 mo: 17	Satis Accts: 3
R Estate Bal: N/A	R Estate Pay: N/A	Tradeline: 9	Now Del/Drg: 6
Tot Rev Bal: N/A	Tot Rev Avail: N/A	Paid Acct: 2	Was Del/Drg: 0
			Old Trade: 03-89

700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
1	03-89	1	0	6	0	1	6	8	12	25	17

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	1	\$0	\$0	\$0	\$750	\$0	0
Mortgage	0	\$0	\$0	\$0	\$0	\$0	
Installment	8	\$64,630	\$0	\$71,965	\$52,623	\$200	
TOTALS	9	\$64,630	\$0	\$71,965	\$53,373	\$200	

Collections

Creditor/Original Creditor Member Number Status Narratives	Account Number Industry Code	Date Reported Date Verified Date Closed	Amount Balance
PORTFOLIO RECOV ASSOC / CAPITAL ONE BANK USA	5178058106637070	10/18	\$474
N.A.	Service Professional	-	\$474
1980435		10/01/18	
COLLACCT			
DISPUTE RESOLVED - CONSUMER DISAGREES			

Trades - Revolving 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
CWS/CW NEXUS/1398544	11/16	\$500	\$750	-	Revolving
-	08/17	-	-	74	1 1 4
Revolving/ Bulk Purchase Finance	-	\$750	CLOSED	08/01/17	999999999999
DELINQ 180 / Credit Card, Terms REV	01/01/23	\$750	Individual		999999-99-999

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
OFFICE OF THE ATTY GEN/6903221	07/95	-	\$19,342	\$200	001 Months
548773861	01/23	-	-	99	0 0 0
Installment/ State Government	12/02/22	-	OPEN		CCCCCCCCCCCC
CURR ACCT / Family Support	01/15/23	-	Individual		CCCCCCCCCCCC

CONN APPLIANCES INC/0377035	08/16	-	\$683	-	024 Months
498101030	07/17	\$755	\$928	77	1 1 4
Installment/ Finance Companies - Non-Specific	09/01/17	\$755	CLOSED	07/01/17	999999999999
DELINQ 180 / Secured Loan	12/31/22	\$683	Individual		999999999999
CAPITAL ONE AUTO FINAN/1638640	09/16	-	\$22,720	-	072 Months
62061787401391001	01/18	\$24,990	\$25,829	75	1 2 1
Installment/ Automobile Financing Company	08/10/19	\$24,990	CLOSED	01/01/18	999999999999
DELINQ 90 / Auto Loan	12/31/22	\$22,720	Individual		999999999999
WESTLAKE FINANCIAL SVC/3521779	09/21	-	\$10,428	-	039 Months
17032493	12/22	\$10,428	\$10,533	15	2 1 0
Installment/ Personal Loan Companies	07/23/22	\$10,428	CLOSED	12/01/22	921CCCCCCC1C
DELINQ 60 / Auto Loan	12/08/22	\$10,428	Individual		CCC
CREDIT ACCEPTANCE CORP/2685551	01/20	-	\$18,318	-	057 Months
97176415	10/21	\$22,467	\$22,467	37	1 3 3
Installment/ Automobile Financing Company	09/24/21	-	CLOSED	10/01/21	888888888888
DELINQ 180 / Auto Loan	01/06/23	\$18,318	Individual		8888---66----
DEPT OF ED/582/NELNET/1925641	03/89	-	\$0	-	120 Months
900000528051675	09/16	\$2,625	\$2,625	02	0 0 0
Installment/ Student Loans	-	-	CLOSED	09/01/16	BC
CURR ACCT / Education Loan	09/30/16	-	Individual		
DEPT OF ED/582/NELNET/1925641	03/89	-	\$0	-	120 Months
900000528051775	09/16	\$2,891	\$2,891	02	0 0 0
Installment/ Student Loans	-	-	CLOSED	09/01/16	BC
CURR ACCT / Education Loan	09/30/16	-	Individual		

Inquiry

Date	Subscriber Name Subscriber Number	Type	Amount
01/30/23	SANTANDER CONSUMER USA 1912477	-	-
01/30/23	CREDIT ACCEPTANCE 2685010	-	-
01/30/23	NOWCOM/WESTLAKE FINANC 2733940	-	-
01/30/23	ALLY FINANCIAL 2393490	-	-
01/30/23	GLOBAL LENDING SERVICE 1966277	-	-
01/10/23	LOBEL FINANCIAL 2887580	-	-
01/10/23	CREDIT REPORTING SVC I 2698000	-	-
01/10/23	CBC/VEROS CREDIT LLC 1672126	-	-
01/07/23	EXETER FINANCE LLC/WCG 2898460	-	-
01/07/23	GLOBAL LENDING SERVICE 1966277	-	-
01/07/23	CIG FINANCIAL/DS 1994170	-	-

01/07/23	CDK/JOE MYERS FORD LIN 1959517	-	-
01/07/23	NOWCOM/WESTLAKE FINANC 2733940	-	-
01/07/23	SANTANDER CONSUMER USA 1912477	-	-
01/02/23	NCCINC/DON DAVIS CHRYS 1695860	-	-
01/02/23	NCCINC/D&M LEASING DAL 9966004	-	-
12/12/22	UNITED CONSUMER FINL S 2630336	-	-
03/19/22	NOWCOM/GOOD CARS GOOD 2924152	-	-
02/05/22	CAP ONE NA 2844550	-	-
10/28/21	CAP ONE NA 2844550	-	-
09/24/21	NOWCOM/WESTLAKE FINANC 2733940	-	-
09/23/21	NORTHWEST CHRYSLER JEE 2914120	-	-
09/22/21	NOWCOM/ORALE MOTOR SPO 2402530	-	-
08/30/21	NOWCOM/GOOD CARS GOOD 2924152	-	-
04/03/21	SYNCB/CC 2788660	-	-

Owning Bureau Information

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