

Identity Verification

Name: TRACENIA GARDNER

Red Flag Score: 46

Score Risk Level: High Risk ?

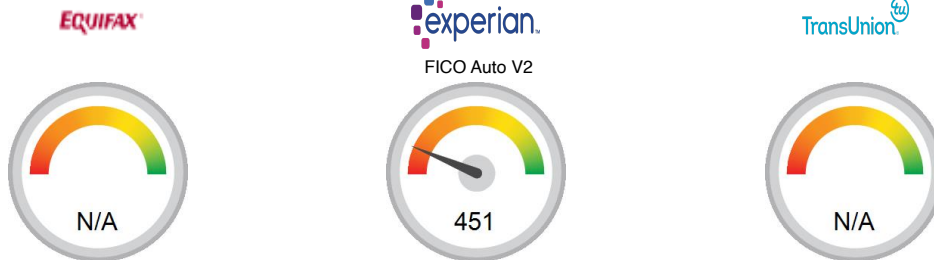
Status: Quiz Required

[ID Verification Quiz](#)

Section	Result	Alert	Next Steps
▶ OFAC	✓ Clear		—
▶ ID Match	✓ Clear		—
▶ Red Flag Alerts	✓ Clear		—
▶ 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 - Tracenia Gardner



CREDIT REPORT



TRACENIA GARDNER
10601 SABO RD
HOUSTON, TX 77089

DOB: 1990

Date: 02/02/23 12:05:28

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported

HOUSTON TX	HOUSTON	TX	77089	09/20	
103 E EDGEBROOK DR	HOUSTON	TX	77034	02/18	
<u>ALIASES</u>					
Name	Date Of Birth		On File Since		
GARDNER TRACENIA CHANTEL					
<u>EMPLOYMENT</u>					
	Employer	Occupation	Date Hired	End Date	Date Rpt
Current	BROOKFIELD PROPERTIES		10/30/2019	01/26/2023	10/19
Previous	BROOKFIELD		11/12/2019	11/12/2019	11/19

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	451	38	serious delinquency and public record or collection filed
		02	level of delinquency on accounts
		18	number of accounts with delinquency
		09	too many accounts recently opened
		08	too many inquiries last 12 months

Bureau Summary

Public Records: 0	Past Due Amt: \$24,233	Inquiries: 25	CNT: 19/14/48/207
Install Bal: \$55,348	Sch/Est Pay: \$0	Inqs / 6 mo: 16	Satis Accts: 3
R Estate Bal: N/A	R Estate Pay: N/A	Tradeline: 31	Now Del/Drg: 13
Tot Rev Bal: N/A	Tot Rev Avail: N/A	Paid Acct: 16	Was Del/Drg: 15
			Old Trade: 09-08

700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
2	09-08	2	0	18	0	5	19	14	48	25	16

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	7	\$316	\$0	\$0	\$724	\$0	0
Mortgage	0	\$0	\$0	\$0	\$0	\$0	
Installment	24	\$85,393	\$0	\$55,348	\$23,509	\$0	
TOTALS	31	\$85,709	\$0	\$55,348	\$24,233	\$0	

Collections

Creditor/Original Creditor Member Number Status Narratives	Account Number Industry Code	Date Reported Date Verified Date Closed	Amount Balance
VERIZON WIRELESS 0940579 COLLACCT	92596269700001 Service Professional	11/22 - 11/01/22	- \$722
CREDENCE RESOURCE MANA / AT T 2347870 COLLACCT	263366003 Retail	11/21 - 11/01/21	\$2,739 \$2,739
SOUTHWEST CREDIT SYSTE / T-MOBILE 9980303 COLLACCT	92045499 Service Professional	05/22 - 05/01/22	\$2,051 \$2,051
NCB MANAGEMENT SERVICE / NCP FINANCE LIMITED PARTNERSHI 1956970 COLLACCT ACCOUNT PREVIOUSLY IN DISPUTE - NOW RESOLVED - REPORTED BY SUBSCRIBER	2425013 Service Professional	04/20 - 04/01/20	\$1,029 \$1,029
LVNV FUNDING LLC / CREDIT ONE BANK N.A. 1623040 COLLACCT	4447962676480597 Sales Finance	07/22 - 07/01/22	\$555 \$555

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
CAPITAL ONE/1270246 - Revolving/ Bank Credit Cards DELINQ 150 / Credit Card, Terms REV ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST	06/19 10/22 05/03/22 01/17/23	\$500 - \$531 \$531	\$531 - CLOSED Individual	- 43 10/01/22	Revolving 1 1 3 999954321CCC CCCCCCCCCCCC
ISTPROGRESS/TSYS/VT/1388830 - Revolving/ Credit Card - Finance Company DELINQ 150 / Credit Card, Terms REV	11/18 06/20 11/16/19 12/31/22	\$300 - \$193 \$193	\$193 - CLOSED Individual	- 50 06/01/20	Revolving 2 1 3 999999999999 999999999999

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

WEBBANK/FINGERHUT/2244970	07/21	\$500	\$0	-	Revolving
-	10/22	-	-	17	1 1 3
Revolving/ Credit Card - Dept. Store	03/02/22	\$363	CLOSED	10/01/22	9954321CCCCC
DELINQ 150 / Revolving Charge Account	11/07/22	-	Individual		000-0
TRANSFERRED TO ANOTHER LENDER					
TBOM/MILESTONE/1933961	03/21	\$300	\$0	-	Revolving
-	09/22	-	-	18	1 1 3
Revolving/ Bulk Purchase Finance	01/28/22	\$734	CLOSED	09/01/22	954321CCCCC
DELINQ 150 / Credit Card, Terms REV	09/23/22	-	Individual		CCCCC
TRANSFERRED TO ANOTHER LENDER					
FEB DESTINY/GF/2916650	01/22	\$700	\$0	-	Revolving
-	09/22	-	-	08	1 1 3
Revolving/ Personal Loan Companies	-	\$1,118	CLOSED	09/01/22	954321CC
DELINQ 150 / Credit Card, Terms REV	09/08/22	-	Individual		
TRANSFERRED TO ANOTHER LENDER					
FIRST PREMIER BANK/1210189	02/17	\$200	\$0	-	Revolving
-	02/18	\$316	-	13	1 2 4
Revolving/ Bank Credit Cards	03/23/17	-	CLOSED	02/01/18	B0C4324321CC
CURWAS120-2+ / Credit Card, Terms REV	02/26/18	-	Individual		C

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

FETTI FINGERHUT/WEBBAN/2934942	04/22	\$500	\$0	-	Revolving
-	09/22	-	-	05	0 0 0
Revolving/ Credit Card - Dept. Store	-	-	CLOSED	09/01/22	B0000
CURR ACCT / Revolving Charge Account	09/07/22	-	Individual		

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

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
DEPT OF EDUCATION/NELN/1884330	10/18	-	\$18,147	\$0	120 Months
900000569607655	02/20	\$17,037	\$17,037	51	0 0 3
Installment/ Student Loans	12/06/22	-	OPEN		CCCCCCCCCCCC
CUR WAS 150 / Education Loan	12/31/22	-	Individual		CCCCCCCCCCCC
DEPT OF EDUCATION/NELN/1884330	10/18	-	\$12,185	\$0	120 Months
900000569607755	02/20	\$11,423	\$11,423	51	0 0 3
Installment/ Student Loans	12/06/22	-	OPEN		CCCCCCCCCCCC
CUR WAS 150 / Education Loan	12/31/22	-	Individual		CCCCCCCCCCCC
WESTLAKE FINANCIAL SVC/3521779	11/19	-	\$8,417	-	072 Months
12525786	10/22	\$8,417	\$15,694	38	6 0 0
Installment/ Personal Loan Companies	09/22/22	\$8,417	CLOSED	10/01/22	99981C---C-
REPOSSES / Auto Loan	12/21/22	\$8,417	Individual		-1C-CCCC11C--
MID ATLANTIC FINANCE C/1570644	03/17	-	\$4,485	-	022 Months
36872001	04/18	\$4,485	\$9,411	12	1 1 0
Installment/ Personal Loan Companies	03/29/18	\$4,485	CLOSED	04/01/18	999999821CCC
REPOSSES / Auto Loan	09/30/18	\$4,270	Individual		

UPSTART NETWORK INC/F/1939316	12/21	-	\$2,960	-	060 Months
FW2309808	08/22	\$2,960	\$2,600	13	1 1 1
Installment/ All Banks - Non-Specific	04/07/22	\$2,960	CLOSED	08/01/22	999999321CCC
DELINQ 90 / Unsecured Loan	01/24/23	\$2,960	Individual		C
ATLAS CREDIT COMPANY I/1955186	01/22	-	\$1,580	-	012 Months
370006049001	06/22	\$1,580	\$1,580	11	1 1 1
Installment/ Personal Loan Companies	-	\$1,580	CLOSED	06/01/22	999999321CC
DELINQ 90 / Unsecured Loan	11/24/22	\$1,317	Individual		
SUN LOAN COMPANY #013/0507790	08/19	-	\$231	-	006 Months
15240	09/21	\$203	\$201	16	0 0 0
Installment/ Personal Loan Companies	02/20/20	\$203	CLOSED	09/01/21	999999-99999
CHARGOFF / Note Loan	12/31/22	\$231	Individual		9999
TXU ENERGY/3940215	06/19	-	\$247	-	001 Months
1000632385186683	01/20	-	-	01	0 0 0
Installment/ Electric Light And Power Company	08/21/19	\$247	CLOSED	01/01/20	9
CHARGOFF / Unknown - Credit Ext., Review, Or Collection	01/20/20	\$247	Individual		
GM FINANCIAL/3963206	11/13	-	\$0	-	078 Months
452133648	01/22	\$11,840	\$17,734	97	1 0 0
Installment/ Automobile Financing Company	09/15/16	\$11,840	CLOSED	01/01/22	999999999999
CHARGOFF / Auto Loan	01/01/22	-	Individual		9999999999988
DEPT OF EDUCATION/NELN/1884330	02/14	-	\$0	-	300 Months
900000438482052	10/18	\$3,324	\$3,324	57	0 0 3
Installment/ Student Loans	-	-	CLOSED	10/01/18	B3CCCCCCCCC
90 3+ TIMES / Education Loan	10/31/18	-	Individual		CC--3CCCCC3CC
ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE					
DEPT OF EDUCATION/NELN/1884330	09/09	-	\$0	-	300 Months
900000053128574	10/18	\$3,500	\$3,500	99	0 0 3
Installment/ Student Loans	-	-	CLOSED	10/01/18	B3CCCCCCCCC
90 3+ TIMES / Education Loan	10/31/18	-	Individual		CC--3CCCCC3CC
ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE					
DEPT OF EDUCATION/NELN/1884330	09/09	-	\$0	-	300 Months
900000053128674	10/18	\$2,000	\$2,000	99	0 0 3
Installment/ Student Loans	-	-	CLOSED	10/01/18	B3CCCCCCCCC
90 3+ TIMES / Education Loan	10/31/18	-	Individual		CC--3CCCCC3CC
ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE					
DEPT OF EDUCATION/NELN/1884330	11/09	-	\$0	-	300 Months
900000053128774	10/18	\$3,922	\$3,922	99	0 0 3
Installment/ Student Loans	-	-	CLOSED	10/01/18	B3CCCCCCCCC
90 3+ TIMES / Education Loan	10/31/18	-	Individual		CC--3CCCCC3CC
ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE					
DEPT OF EDUCATION/NELN/1884330	08/10	-	\$0	-	300 Months
900000128856674	10/18	\$2,250	\$2,250	98	0 0 3
Installment/ Student Loans	-	-	CLOSED	10/01/18	B3CCCCCCCCC
90 3+ TIMES / Education Loan	10/31/18	-	Individual		CC--3CCCCC3CC
ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE					
DEPT OF EDUCATION/NELN/1884330	08/10	-	\$0	-	300 Months
900000128856774	10/18	\$1,000	\$1,000	98	0 0 3
Installment/ Student Loans	-	-	CLOSED	10/01/18	B3CCCCCCCCC
90 3+ TIMES / Education Loan	10/31/18	-	Individual		CC--3CCCCC3CC

ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE

NELNET LNS/3909352	09/08	-	\$0	-	120 Months
46859	10/18	\$3,500	\$3,500	21	0 0 0
Installment/ Student Loans	-	-	CLOSED	10/01/18	BCCCCC-CCCCC
CURR ACCT / Education Loan	10/31/18	-	Individual		-CC-CCCCC

ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE

SUN LOAN COMPANY/2546541	08/19	-	\$0	-	006 Months
5809	09/21	\$174	\$201	26	1 3 3
Installment/ Personal Loan Companies	02/20/20	\$174	CLOSED	09/01/21	999999999999
CHARGOFF / Note Loan	09/30/21	-	Individual		99995432221CC

SELF FINANCIAL/LEAD BA/2932264

19296896	03/21	-	\$0	-	024 Months
	07/22	\$520	\$520	17	1 1 0
Installment/ All Banks - Non-Specific	07/01/22	-	CLOSED	07/01/22	B21CCCCCCCCC
CUR WAS 60 / Secured Loan	07/31/22	-	Individual		CCCCC

WEBBANK/FINGERHUT FRES/2244980

6369920330389116	01/21	-	\$0	-	006 Months
	07/21	\$162	\$162	07	0 0 0
Installment/ Personal Loan Companies	07/02/21	-	CLOSED	07/01/21	BCCCCC
CURR ACCT / Installment Sales Contract	07/07/21	-	Individual		

Inquiry

Date	Subscriber Name Subscriber Number	Type	Amount
01/26/23	DEFI/ARIVO ACCEPTANCE 1140560	-	-
01/26/23	CREDIT ACCEPTANCE 2685010	-	-
01/26/23	CHRYSLER CAPITAL 1990789	-	-
01/26/23	SANTANDER CONSUMER USA 1912477	-	-
01/25/23	SANTANDER CONSUMER USA 1912477	-	-
01/25/23	BIG STAR CHRYSLER JDRF 2914114	-	-
01/25/23	CDK/HONDA OF CLEAR LAK 1974912	-	-
01/25/23	GLOBAL LENDING SERVICE 1966277	-	-
01/25/23	EXETER FINANCE LLC/WCG 2898460	-	-
01/25/23	NOWCOM/WESTLAKE FINANC 2733940	-	-
01/25/23	CREDIT ACCEPTANCE 2685010	-	-
01/17/23	CREDIT ACCEPTANCE 2685010	-	-
12/13/22	TEXAS DOW EMPL CU 2387620	-	-
08/25/22	CBC/HOUSTON DIRECT AUT 2913219	-	-
08/24/22	CBC/HOUSTON DIRECT AUT 2913219	-	-

08/23/22	DT CREDIT 0600023	-	-
04/26/22	SANTANDER CONSUMER USA 1912477	-	-
04/26/22	EXETER FINANCE LLC/WCG 2898460	-	-
04/26/22	CAPITAL ONE AUTO FIN 1254780	-	-
04/26/22	NOWCOM/WESTLAKE FINANC 2733940	-	-
02/08/22	RENTGROW 2959227	-	-
01/04/22	ATLAS 1965059	-	-
09/02/21	CAP ONE NA 2844550	-	-
09/02/21	CREDIT ONE BANK NA 3278143	-	-
05/26/21	CAPITALONE 1585180	-	-

Owning Bureau Information

Consumer Assistance Contact:

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