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## Equifax Credit Report and Score™ as of 12/31/2015

Name: **Raghendra Bagla**

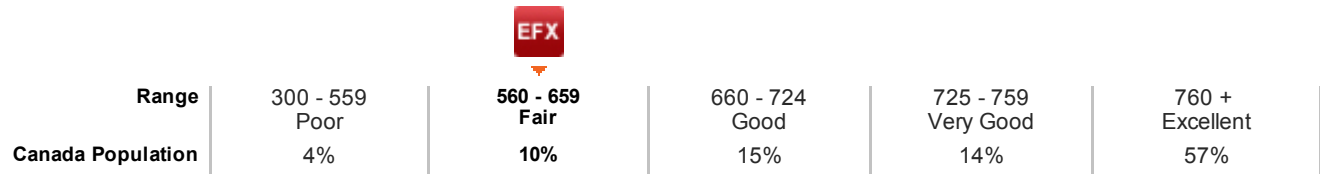
Confirmation Number: **4029976760**

### Credit Score Summary

**650** | Fair

#### Where You Stand

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score fair. You may have challenges qualifying for credit and you may expect to pay high interest rates when you do qualify.



### What's Impacting Your Score

Below are the aspects of your credit profile and history that are important to your Equifax credit score. They are listed in order of impact to your score - the first has the largest impact, and the last has the least.

- Number of bank revolving trades with high utilization in last 12 months.
- Utilization for revolving trades.
- Utilization for open trades.

### Your Loan Risk Rating

**650** | Fair

**Your credit score of 650 is better than 12% of Canadian consumers.**

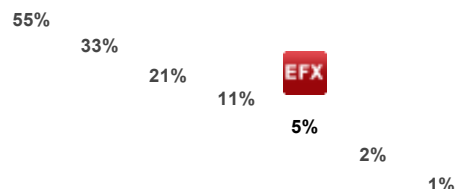
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

#### The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a high risk. You may have difficulty qualifying for conventional loans and credit cards - and when you do qualify for credit, you may be charged high interest rates. If you're in the market for credit, this is what you might expect:

- You may have difficulty qualifying for credit cards.
- When you do qualify for a loan, you may pay very high interest rates.
- The loan terms you receive may be very restrictive and include low credit limits.

#### Delinquency Rates\*



It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.

300-499	500-549	550-599	600-649	650-699	700-749	750-799
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1%

800+

\* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

## CREDIT REPORT

### Personal Information

#### Personal Data

Name: RAGHENDRA BAGLA  
 SIN: 931XXX715  
 Date of Birth: 1980-04-XX

#### Current Address

Address: 4090 LIVING ARTS DR APT 250  
 MISSISSAUGA, ON  
 Date Reported: 2015-06 2014-08

#### Previous Address

Address: 199 HILLCREST AV APT 34  
 MISSISSAUGA, ON  
 Date Reported: 2015-06 2014-08

#### Current Employment

Employer: SCHULICH YORK UNIVERSITY  
 Occupation:

#### Previous Employment

Employer: YORK UNI MGMT STUD  
 Occupation: PROFESSIONAL  
 Employer:  
 Occupation: STUDENT

### Special Services

No Special Services Message

### Consumer Statement

No Consumer Statement on File

### Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

## CIBC CARD SERVICES

Phone Number:	Not Available	High Credit/Credit Limit:	\$500.00
Account Number:	XXX...078	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-09	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2015-12
Months Reviewed:	16		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

## WALMART CDA BANK MC

Phone Number:	(888)331-6133	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...533	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$21.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-11	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2015-12
Months Reviewed:	02		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

## SCOTIABANK VISA

Phone Number:	(800)387-6508	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...182	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$107.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-01	Date of Last Activity:	2015-11
Status:	Paid as agreed and up to date	Date Reported:	2015-11
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

## TDCT TR0093

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$40,000.00
Account Number:	XXX...020	Payment Amount:	\$104.00
Association to Account:		Balance:	\$39,662.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-09	Date of Last Activity:	2015-11
Status:	Paid as agreed and up to date	Date Reported:	2015-11
Months Reviewed:	15		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Has a co-signer Student loan		

**KODO MOBILE**

Phone Number:	(866)995-6636	High Credit/Credit Limit:	\$359.00
Account Number:	XXX...804	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-12	Date of Last Activity:	2015-02
Status:	Paid as agreed and up to date	Date Reported:	2015-09
Months Reviewed:	09		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Monthly payments		

## Credit History and Banking Information

A credit transaction will automatically purge from the system six (6) years from the date of last activity. All banking information (checking or saving account) will automatically purge from the system six (6) years from the date of registration.

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3908

## Public Records and Other Information

### Bankruptcy

A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating "included in bankruptcy" and will purge six (6) years from the date of last activity.

### Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

When voluntary deposit – OPD – credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.

### Registered Consumer Proposal

When a registered consumer proposal is paid, it will automatically purge three (3) years from the date paid.

### Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

The above will automatically purge from the system six (6) years from the date filed.

### Secured Loans

A secured loan will automatically purge from the system six (6) years from the date filed.  
(Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

No Public Record information on file

## Collection Accounts

A collection account under public records will automatically purge from the system six (6) years from the date of last activity.

No Collections information on file

## Credit Inquiries to the File

The following inquiries were generated because the listed company requested a copy of your credit report. An Inquiry made by a Creditor will automatically purge three (3) years from the date of the inquiry. The system will keep a minimum of five (5) inquiries.

2015-05-14	BMO 2335 (416)239-3903
2015-04-10	BMO 2335 (416)239-3903
2015-03-15	TDCT (866)222-3456

12/31/2015	Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more
2015-01-17	SCOTIABANK (416)288-1460
2014-12-26	KODO MOBILE (416)279-7844
2014-09-09	CIBC CREDIT CARD SVC (800)465-4653
2014-08-30	ROYAL BANK (905)897-8130
2014-08-29	BMO 3520 (905)793-2231
2014-08-15	TDCT (866)222-3456
2014-08-15	TDCT (866)222-3456

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file; they are only displayed to you. All Equifax Personal Sol inquiries are logged internally, however only the most current is retained for each month.

2015-12-31	AUTH ECONSUMER REQUE (Phone Number Not Available)
2015-11-07	TDCT (866)222-3456

## How can I correct an inaccuracy in my Equifax credit report?

Complete and submit a [Consumer Credit Report Update Form](#) to Equifax.

By mail:

Equifax Canada Co.  
Consumer Relations Department  
Box 190 Jean Talon Station  
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.