

Response From Equifax*

Full Name: John Doe
SSN: 666-03-1067
File Pulled: 7/1/2021
User ID/Member Number: 999AA00884
Date of Birth: 1/1/1960

Customer Inquiry

Customer Name: John Doe
Date of Birth: 1/1/1960
SSN: 666-03-1067
Address: 488 Intrl Sq Itc, Apo New York NY 09459
Customer Reference Number: GIBING

Consumer Information*

Other Names: N/A
Current Address: 488 Intrl Sq Itc, Apo New York NY 09459
Date Reported Address: 5/11/2021
Address Variance Indicator: N/A
Current Phone Number: N/A
Date Reported Phone: N/A

SSN Status: N
SSN Match Flags: YYYYYYYY
Issue Date: Prior to 1951
Issue State: GA
Death Date: N/A
Death State: N/A
Date File was Established: 3/28/2021
Date of Most Recent Activity: 5/11/2021

[View All Historical Consumer Information](#)

Alerts and Triggers*

FraudIQ Identity Scan: Y
Fraud IQ SSN: Y
Address Discrepancy Indicator: Y
Fraud Advisor: N
Military Lending Act: Y
OFAC Alerts: Y

[View All Alerts and Triggers Details](#)

Recent Bankruptcy*

Date Filed: N/A
Type of Bankruptcy: N/A
Date Reported: N/A
Filer: N/A
Intent: N/A
Current Disposition Date: N/A
Industry Codes: N/A
2 Narrative Codes: N/A

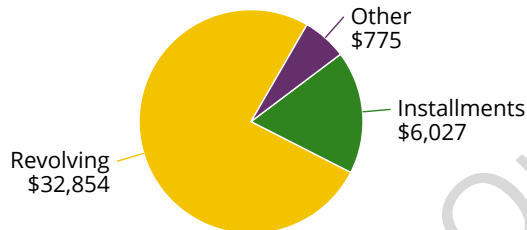
[View All Bankruptcy Details](#)

3rd Party Collections*

Date Reported: N/A
Original Creditor Name: N/A
Creditor Classification Code: N/A
Status Code: N/A
Original Amount: \$0
Balance: \$0
Last Payment Date: N/A

[View All 3rd Party Collection Details](#)

Account Overview*

[View Trade Summary & Account Details](#)

Accounts Summary*

29

Revolving: 15
Installments: 10
Mortgage: 0
Line of Credit: 0
Other: 4
Length of Credit History: 20 years and 11 months
Average Account Age: 7 years and 11 months
Oldest Open Account: JCPENNEY-MONOGRAM CC (8/1/2000)
Most Recent Account: WASHINGTON MUTUAL FI (1/7/2021)

Potential Negative Info*

30 Day Delinquencies: 11
60 Day Delinquencies: 1
90 Day Delinquencies: 0
Bankruptcies: 0
Collections: 0

Insight Score

586

- Age of Revolving Accounts
- Bankcard Utilization
- Age of Non-Mortgage Installment Accounts
- Number of Recent Utility Inquiries
- Number of Accounts 30 Days Delinquent

VANTAGESCORE 3.0

609

- Total Of All Balances On Bankcard Or Revolving Accounts Is Too High
- Balances On Bankcard Or Revolving Accounts Too High Compared To Credit Limits
- The Date That You Opened Your Oldest Account Is Too Recent
- The Total Of All Balances On Your Open Accounts Is Too High
- Number Of Inquiries Adversely Affected The Score But Not Significantly

The Work Number Income & Employment Information**

Employer: Enterprise One
Employment Status: Active
Job Title: DEMO EMPLOYEE
Total Time with Employer: 13 years, 6 months
Pay Amount: \$16.00
Pay Cycle: Biweekly
Most recent Start Date: 12/22/2007

** - The Work Number is sourced by TALX Corporation, provider of Equifax Workforce Solutions.

[View All Income & Employment Details](#)

DataX Report Summary***

Current Tradelines: 3
Maximum Total Principal PaidOff: \$0
Last Payment Disposition: RETURNED
Total Current Principal: \$1500.00
Application Inquiries 180 Days: 2
Charges Offs 1 Year: \$0

*** - Data sourced by DataX

[View All DataX Details](#)

Alerts and Triggers*

1. FraudIQ Identity Scan

- Inquiry Address Is Not Associated With This Consumer Name
- Inquiry Address Unverifiable
- Unable To Perform Telephone Validation Due To Insufficient Telephone Input
- Inquiry SSN Issued Prior To Inquiry Date Of Birth

[Notice 1](#)

2. Fraud IQ SSN

- No Alert available

[Notice 2](#)

3. Address Discrepancy Indicator

- No substantial difference occurred

4. Military Lending Act

- Covered Borrower Status : No

[Disclaimer 1](#)

5. OFAC Alerts

Transaction Date: 7/1/2021

Transaction Time: 14:39:26

No Match Found In Cdc's OFAC Database.

Consumer Statement

Data Not Available

Bankruptcy Details*

Data Not Available

3rd Party Collection Details*

Data Not Available

Generic Risk Score

604

- Number Of Bank Revolving Accounts Reported - Last 9 Months
- Utilization Of Available Credit On Revolving Bank Accounts
- Number Of Personal Loan Company Installment Accounts
- Number Of Accounts Always Paid As Agreed

Score Range: N/A

Consumer Rank: N/A

VANTAGESCORE 3.0

609

- Total Of All Balances On Bankcard Or Revolving Accounts Is Too High
- Balances On Bankcard Or Revolving Accounts Too High Compared To Credit Limits
- The Date That You Opened Your Oldest Account Is Too Recent
- The Total Of All Balances On Your Open Accounts Is Too High
- Number Of Inquiries Adversely Affected The Score But Not Significantly

Score Range: 300 - 850

Consumer Rank: 24%

Insight Score

586

- Age of Revolving Accounts
- Bankcard Utilization
- Age of Non-Mortgage Installment Accounts
- Number of Recent Utility Inquiries
- Number of Accounts 30 Days Delinquent

Score Range: 364 to 825

Consumer Rank: 7%

Trades Summary & Account Status*

	Mortgage	Revolving	Installment	Line of Credit	Other
Total Accounts	0	15	10	0	4
Total w/ Balance	0	11	2	0	1
Total Balance	\$0	\$32,854	\$6,027	\$0	\$775
Scheduled Payments	\$0	\$670	\$62	\$0	\$0
Actual Payments	\$0	\$0	\$0	\$0	\$0
Oldest Date Opened	0	8/2000	8/2012	0	2/2009
Newest Date Reported	0	3/2021	3/7/2021	0	3/2021
Balloon Payment	\$0	\$0	\$0	\$0	\$0
Total Credit Limit	\$0	\$17,186	\$0	\$0	\$0
Total High Credit	\$0	\$26,683	\$44,466	\$0	\$4,094
Total Past Due	\$0	\$0	\$0	\$0	\$0
30 Days	0	10	0	0	1
60 Days	0	1	0	0	0
90+ Days	0	0	0	0	0

Historical Consumer Information*

Address Reported	Date Reported	Status Reported
488 Intrl Sq Itc , Apo New York, NY 09459	3/2021	Current

Employment Information*

Last Reported Employment

Occupation: Ghvn Fohun
Employer: Jdwolqexuj Lqq
Date First Reported: N/A
Date Last Reported: N/A

Former Employer

Occupation: Iorudo Ghvljqhu
Employer: Fkulwvpdv Sodfh
Date First Reported: N/A
Date Last Reported: N/A

Credit Inquiries*

Date Of Inquiry	Customer Name	Member Number
5/8/2021	DIGITAL	999FF00383
5/6/2021	KFD TEST	999ZB04441
5/4/2021	KFD TEST	999ZB04441
5/4/2021	KFD TEST	999ZB04441
5/4/2021	DIGITAL	999FF00383
5/3/2021	KROLL FD	999ZB04433
1/11/2021	WMFINANCE	768FP09869
5/10/2020	WMFINANCE	768FP09869
4/14/2020	WMFINANCE	768FP09869

Accounts*

1

INSTALLMENTS

ACME BANK FI 768FP09869

311 COURT ST., SEVIERVILLE TN 37862-3448, 865-453-5534

ACCOUNT NUMBER
6745600145890

Account Type:

Account Owner:

Rate/Status:

Date Opened:

Date Reported:

Last Payment Date:

Auto

Individual Account

Pays account as agreed

1/7/2021

3/7/2021

Balance:

Credit Limit:

High Credit:

Scheduled Payment:

Actual Payment:

Past Due:

\$2,074

\$0

\$2,196

\$61

\$0

\$0

Charge Off Amount:

Deferred Payment Start:

Terms Frequency:

Terms Duration:

Narrative Codes:

\$0

Monthly (Due Every Month)

N/A

N/A

Date Last Activity:

Date Major First Delinquency Reported:

Creditor Classification:

Original Creditor Name:

3/2021

N/A

N/A

Months Reviewed:

Date Closed:

Balloon Payment Amount:

Balloon Payment Due Date:

01

\$0

2

INSTALLMENTS

GENERIC MOTOR CO 682FA07678

P O BOX 660360, DALLAS TX 75266-0360, 800-777-6116

ACCOUNT NUMBER
12010178590

Account Type:

Account Owner:

Rate/Status:

Date Opened:

Date Reported:

Last Payment Date:

Auto

Individual Account

Pays account as agreed

4/7/2017

2/7/2021

Balance:

Credit Limit:

High Credit:

Scheduled Payment:

Actual Payment:

Past Due:

\$3,953

\$0

\$16,942

\$0

\$0

\$0

Charge Off Amount:

Deferred Payment Start:

Terms Frequency:

Terms Duration:

Narrative Codes:

\$0

Monthly (Due Every Month)

60 Months

Lease

Date Last Activity:

Date Major First Delinquency Reported:

Creditor Classification:

Original Creditor Name:

2/2021

N/A

N/A

Months Reviewed:

Date Closed:

Balloon Payment Amount:

Balloon Payment Due Date:

46

\$0

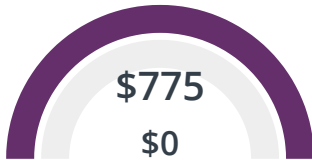
3

OTHER

GENERIC CREDIT CARD CO 906ON00259

PO BOX 981537, EL PASO TX 79998, 954-503-3787

ACCOUNT NUMBER

6189021

Account Type:	N/A	Balance:	\$775
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$775
Date Opened:	2/2012	Scheduled Payment:	\$0
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	01
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes:	N/A				

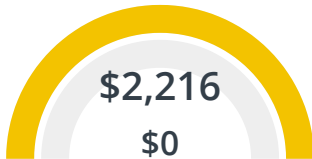
4

REVOLVING

CREDIT CARDS R US 404BB08334

P.O. BOX 981537, EL PASO TX 79998, 800-528-4800

ACCOUNT NUMBER

6189021

Account Type:	N/A	Balance:	\$2,216
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,216
Date Opened:	2/2012	Scheduled Payment:	\$0
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	01
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes:	N/A				

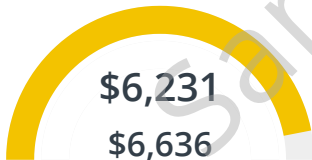
5

REVOLVING

RETAIL CARD CO 906DC00029

8725 W. SAHARA AVE., MC 02/02/03 THE LAKES NV 89163

ACCOUNT NUMBER

1748-398434577

Account Type:	N/A	Balance:	\$6,231
Account Owner:	Individual Account	Credit Limit:	\$6,636
Rate/Status:	Pays account as agreed	High Credit:	\$6,636
Date Opened:	7/2011	Scheduled Payment:	\$149
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	99
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes:	Charge				

6

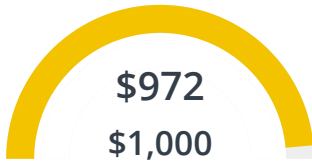
REVOLVING

ACCOUNT NUMBER

1245401

ACME CREDIT 404BB08169

P.O. BOX 981537, EL PASO TX 79998, 800-528-4800



Account Type:	N/A	Balance:	\$972
Account Owner:	Individual Account	Credit Limit:	\$1,000
Rate/Status:	Pays account as agreed	High Credit:	\$1,000
Date Opened:	6/2013	Scheduled Payment:	\$0
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	01
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Amount In H/c Column Is Credit Limit					

7

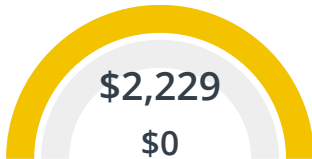
REVOLVING

ACCOUNT NUMBER

6745600156903

ACME MUTUAL FI 768FP09869

311 COURT ST., SEVIERVILLE TN 37862-3448, 865-453-5534



Account Type:	N/A	Balance:	\$2,229
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$0
Date Opened:	11/2016	Scheduled Payment:	\$59
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	51
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: N/A					

8

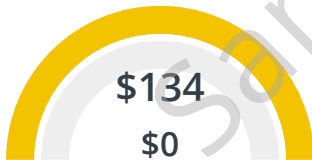
REVOLVING

ACCOUNT NUMBER

9-405378478053

RETAIL CC 906DC02348

SEE BRANCH LISTING, DALLAS TX 75221, 800-801-2055



Account Type:	N/A	Balance:	\$134
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$1,682
Date Opened:	8/2000	Scheduled Payment:	\$30
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	92
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Charge					

30	60	90
3	0	0

9

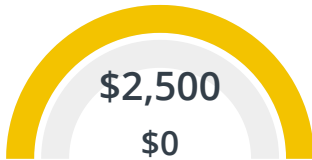
REVOLVING

ACCOUNT NUMBER

6712026701596

ANOTHER BANK 155BB03747

PO BOX15316, ATT:CMS/PROD DEVELOP WILMINGTON DE 19850-5316, 800-347-2683



Account Type:	N/A	Balance:	\$2,500
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,500
Date Opened:	1/2014	Scheduled Payment:	\$0
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	80
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Credit Card

30	60	90
1	0	0

10

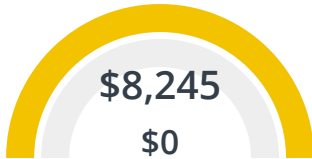
REVOLVING

ACCOUNT NUMBER

5689016012903

ACME BANK 2 458ON10867

900 N MARKET STREET, WILMINGTON DE 19801, 800-955-9900



Account Type:	N/A	Balance:	\$8,245
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$0
Date Opened:	2/2009	Scheduled Payment:	\$170
Date Reported:	2/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	2/2021	Months Reviewed:	20
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Credit Card

11

OTHER

ACCOUNT NUMBER

5689016012341

AMCE BANK 3 458ON10867

900 N MARKET STREET, WILMINGTON DE 19801, 800-955-9900

Account Type:	N/A	Balance:	\$0
Account Owner:	N/A	Credit Limit:	\$0
Rate/Status:	Lost or stolen card	High Credit:	\$0
Date Opened:	2/2009	Scheduled Payment:	\$0
Date Reported:	2/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	4/2020	Months Reviewed:	
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Credit Card

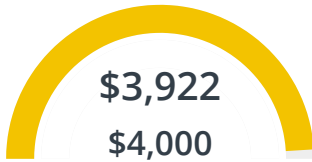
12

REVOLVING

ACME BANK 4 163BB26534

PO BOX 660509, DALLAS TX 75266-0509

ACCOUNT NUMBER

19120123126

Account Type:	N/A	Balance:	\$3,922
Account Owner:	Individual Account	Credit Limit:	\$4,000
Rate/Status:	Pays account as agreed	High Credit:	\$4,000
Date Opened:	3/2013	Scheduled Payment:	\$86
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	96
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Line Of Credit					

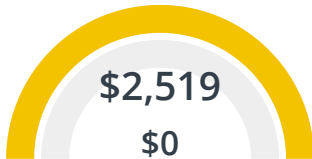
13

REVOLVING

ACME BAN 5 416BB01228

DE5-019-03-07, 4060 OGLETOWN/STANTON RD NEWARK DE 19714, 800-759-6262

ACCOUNT NUMBER

45346078011234128

Account Type:	N/A	Balance:	\$2,519
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$0
Date Opened:	6/2007	Scheduled Payment:	\$55
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	99
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Credit Card					

14

REVOLVING

ACME BANK 5 148BB00917

KETTERING TOWER, ROOM 2600, DAYTON OH 45401, 937-449-6952

ACCOUNT NUMBER

782334670

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$900
Date Opened:	12/2013	Scheduled Payment:	\$0
Date Reported:	2/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	2/2020	Months Reviewed:	34
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Credit Card					

15

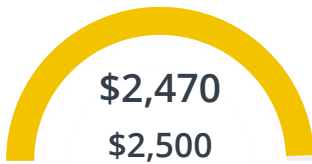
REVOLVING

ACCOUNT NUMBER

4523906012902

ACME BANKCARD 401BB00755

P.O. BOX 3117CARD, MAIL ONLY WINSTON-SALEM NC 27102



Account Type:	N/A	Balance:	\$2,470
Account Owner:	Individual Account	Credit Limit:	\$2,500
Rate/Status:	Pays account as agreed	High Credit:	\$2,500
Date Opened:	4/2011	Scheduled Payment:	\$87
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	99
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Credit Card					

16

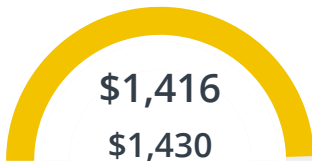
REVOLVING

ACCOUNT NUMBER

4534092367905

ACME BANKCARD 2 906BB00115

5800 SOUTH CORPORATE PLACE, MAIL CODE 234 SIOUX FALLS SD 57108



Account Type:	N/A	Balance:	\$1,416
Account Owner:	Individual Account	Credit Limit:	\$1,430
Rate/Status:	Pays account as agreed	High Credit:	\$1,430
Date Opened:	5/2014	Scheduled Payment:	\$29
Date Reported:	3/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	3/2021	Months Reviewed:	82
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Amount In H/c Column Is Credit Limit					

17

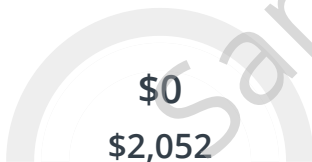
INSTALLMENTS

ACCOUNT NUMBER

6745600160787

ACME MUTUAL FI 768FP09869

311 COURT ST., SEVIERVILLE TN 37862-3448, 865-453-5534



Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,052
Date Opened:	2/2019	Scheduled Payment:	\$0
Date Reported:	1/2021	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	12/2020	Months Reviewed:	22
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Refinanced					

18

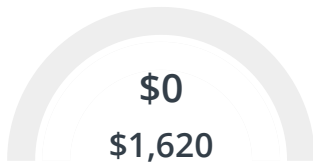
REVOLVING

ACCOUNT NUMBER

16701893

ACME CREDIT 594AT00266

6275 EASTLAND ROAD, BROOK PARK OH 44142-1399, 216-362-5000



Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$1,620
Rate/Status:	Pays account as agreed	High Credit:	\$1,620
Date Opened:	10/2005	Scheduled Payment:	\$0
Date Reported:	6/2020	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	1/2018	Months Reviewed:	81
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Charge					

30	60	90
6	1	0

19

REVOLVING

ACCOUNT NUMBER

5678677878564

ACME BANK 6 906FF00047

P O BOX 10930, CORRESPONDENCE DEPT WILMINGTON DE 19850

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$1,445
Date Opened:	9/2012	Scheduled Payment:	\$5
Date Reported:	6/2020	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	5/2020	Months Reviewed:	91
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Charge					

20

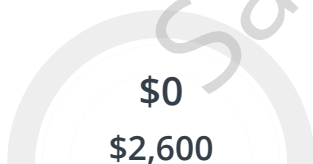
INSTALLMENTS

ACCOUNT NUMBER

4534091

ACME BANK 7 768BB12704

811 PARKWAY, GATLINBURG TN 37738, 865-908-2100



Account Type:	N/A	Balance:	\$0
Account Owner:	Joint Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,600
Date Opened:	12/2017	Scheduled Payment:	\$0
Date Reported:	6/2019	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	6/2019	Months Reviewed:	17
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Closed Or Paid Account/zero Balance, Closed Account					

21

INSTALLMENTS

ACCOUNT NUMBER

40010101891

ACME BANK 8 768BB07982

101 MAIN ST., SEVIERVILLE TN 37862-0000, 865-546-3542



\$0
\$973

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$973
Date Opened:	9/2018	Scheduled Payment:	\$0
Date Reported:	2/2019	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	2/2019	Months Reviewed:	04
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	9 Months	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Closed Or Paid Account/zero Balance					

22

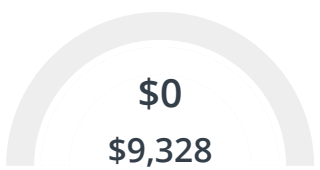
INSTALLMENTS

ACCOUNT NUMBER

283-35333403192675

ACME BANK 8 152FA10252

1111 NORTHSHORE DR STE N-290, KNOXVILLE TN 37919, 865-531-9206



\$0
\$9,328

Account Type:	N/A	Balance:	\$0
Account Owner:	Joint Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$9,328
Date Opened:	4/2017	Scheduled Payment:	\$0
Date Reported:	10/2018	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	10/2018	Months Reviewed:	18
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Closed Or Paid Account/zero Balance, Auto					

23

INSTALLMENTS

ACCOUNT NUMBER

40015678451

ACME COUNTY BANK 768BB07982

101 MAIN ST., SEVIERVILLE TN 37862-0000, 865-546-3542



\$0
\$2,073

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,073
Date Opened:	9/2017	Scheduled Payment:	\$0
Date Reported:	9/2018	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	9/2018	Months Reviewed:	11
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	12 Months	Original Creditor Name:	N/A	Balloon Payment Due Date:	
Narrative Codes: Closed Or Paid Account/zero Balance					

24

REVOLVING

ACCOUNT NUMBER

5678677878014

ACME BANK 10 906FF00047

P O BOX 10930, CORRESPONDENCE DEPT WILMINGTON DE 19850

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$754
Date Opened:	10/2012	Scheduled Payment:	\$0
Date Reported:	6/2018	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	1/2016	Months Reviewed:	36
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Closed Or Paid Account/zero Balance, Charge

25

OTHER

ACCOUNT NUMBER

125690010190907

ACME BANK 11 768BB12704

811 PARKWAY, GATLINBURG TN 37738, 865-908-2100

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Not more than two payments past due	High Credit:	\$719
Date Opened:	4/2017	Scheduled Payment:	\$0
Date Reported:	9/2017	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	9/2017	Months Reviewed:	02
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	N/A	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Closed Or Paid Account/zero Balance, Unsecured

30	60	90
1	0	0

YRS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2017				*	*	*	*	2				
2016												
2015												

26

INSTALLMENTS

ACCOUNT NUMBER

40019040561

ACME COUNTY BANK 768BB07982

101 MAIN ST., SEVIERVILLE TN 37862-0000, 865-546-3542

\$0

\$3,289

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$3,289
Date Opened:	9/2016	Scheduled Payment:	\$0
Date Reported:	9/2017	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0

Charge Off Amount:	\$0	Date Last Activity:	9/2017	Months Reviewed:	11
Deferred Payment Start:		Date Major First Delinquency Reported:		Date Closed:	
Terms Frequency:	N/A	Creditor Classification:	N/A	Balloon Payment Amount:	\$0
Terms Duration:	12 Months	Original Creditor Name:	N/A	Balloon Payment Due Date:	

Narrative Codes: Closed Or Paid Account/zero Balance

27

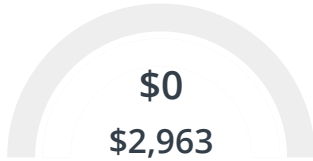
INSTALLMENTS

ACCOUNT NUMBER

40011259011

ACME COUNTY BANK 768BB07982

101 MAIN ST., SEVIERVILLE TN 37862-0000, 865-546-3542



Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,963
Date Opened:	9/2015	Scheduled Payment:	\$0
Date Reported:	9/2016	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0
Charge Off Amount:	\$0	Date Last Activity:	9/2016
Deferred Payment Start:		Months Reviewed:	12
Terms Frequency:	N/A	Date Major First Delinquency Reported:	
Terms Duration:	12 Months	Date Closed:	
Narrative Codes:	N/A	Creditor Classification:	N/A
		Balloon Payment Amount:	\$0
		Original Creditor Name:	N/A
		Balloon Payment Due Date:	

28

OTHER

ACCOUNT NUMBER

6892301123

ACME COUNTY BANK 768BB07982

101 MAIN ST., SEVIERVILLE TN 37862-0000, 865-546-3542

Account Type:	N/A	Balance:	\$0
Account Owner:	Individual Account	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,600
Date Opened:	3/2014	Scheduled Payment:	\$0
Date Reported:	9/2015	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0
Charge Off Amount:	\$0	Date Last Activity:	9/2015
Deferred Payment Start:		Months Reviewed:	17
Terms Frequency:	N/A	Date Major First Delinquency Reported:	
Terms Duration:	N/A	Date Closed:	
Narrative Codes:	Closed Account	Creditor Classification:	N/A
		Balloon Payment Amount:	\$0
		Original Creditor Name:	N/A
		Balloon Payment Due Date:	

29

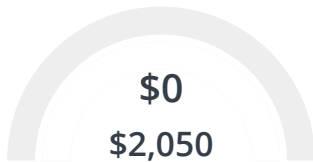
INSTALLMENTS

ACCOUNT NUMBER

4012047

ACME BANK 12 768BB12704

811 PARKWAY, GATLINBURG TN 37738, 865-908-2100



Account Type:	N/A	Balance:	\$0
Account Owner:	N/A	Credit Limit:	\$0
Rate/Status:	Pays account as agreed	High Credit:	\$2,050
Date Opened:	8/2012	Scheduled Payment:	\$1
Date Reported:	9/2014	Actual Payment:	\$0
Last Payment Date:		Past Due:	\$0
Charge Off Amount:	\$0	Date Last Activity:	8/2014
Deferred Payment Start:		Months Reviewed:	24
Terms Frequency:	N/A	Date Major First Delinquency Reported:	
Terms Duration:	N/A	Date Closed:	
Narrative Codes:	N/A	Creditor Classification:	N/A
		Balloon Payment Amount:	\$0
		Original Creditor Name:	N/A
		Balloon Payment Due Date:	

THE WORK NUMBER® VERIFICATION OF INCOME AND EMPLOYMENT

[TWN Disclaimer](#)

Order Information

Verification Type: INCOME
Permissible Purpose: Employment purposes
Verified On: 7/1/2021

Employment ^{TWN}

John Doe

666-03-1067

Record 1 of 2

Employer:	ACME Employer	Total Time With Employer:	13 years, 6 months
Employer Address:	1313 Mockingbird Lane, St Louis MO 63146	Most Recent Start Date:	12/22/2007
Employment Status:	Active	Termination Date:	N/A
Job Title:	DEMO EMPLOYEE	Reference Number:	100344190819
Division:	DEMO 1	Information Current As Of:	6/11/2021
		Employer Disclaimer:	Test disclaimer

John Doe

666-03-1067

Record 2 of 2

Employer:	Generic Employer USA	Total Time With Employer:	3 years, 9 months
Employer Address:	316 11th Street, De Witt IA 52742	Most Recent Start Date:	4/10/2007
Employment Status:	Inactive	Termination Date:	1/11/2011
Job Title:	DEMO EMPLOYEE	Reference Number:	100344190819
Division:	DEMO 1	Information Current As Of:	6/25/2021
		Employer Disclaimer:	Test disclaimer

Income ^{TWN}

Employee Rate of Pay:	\$16	Last Amount of Pay Increase:	\$1000
Employee Pay Frequency:	Hourly	Last Date of Pay Increase:	5/19/2021
Avg.Hrs.Worked/Pay Period:	80	Next Amount of Pay Increase:	\$1000
Pay Cycle:	Biweekly	Next Date of Pay Increase:	6/18/2022

Annual Income Summary

	2021	2020	2019
Total	\$15810.00	\$32021.00	\$30399.70
Base Salary	\$15360.00	\$31616.00	\$30035.20
Overtime	\$0	\$0	\$0
Commission	\$0	\$0	\$0
Bonus	\$400.00	\$360.00	\$324.00
Other	\$50.00	\$45.00	\$40.50

The Work Number Disclaimer - Data in The Work Number is consumer report data, which is governed by the Fair Credit Reporting Act. The Work Number is a database owned and operated by TALX Corporation, provider of Equifax Workforce Solutions. The Work Number data is separate from and is not commingled with any credit data or other data maintained by TALX Corporation or other Equifax affiliate.

Sample OneView Report

DATAx Credit Report^{DX}[DATAx Disclaimer](#)

Flags

Initial Fraud:	N
Extended Fraud:	N
Freeze:	N
Active Duty:	N

Potential Negative Information

Charges Offs 1 Year:	N/A
Payments Returned 1 Year:	N/A
First Payment Defaults:	0
First Payment Fatals:	0

Tradeline Payment Summary

Current Tradelines:	0	Last Payment Disposition:	RETURNED
Total Tradelines:	2	Last Three Payments:	R
Maximum Open Tradelines:	2	Days Since Last Return:	0
Total PaidOffs:	0	Days Since Last Fatal Return:	1148
Last Tradeline Date:	2/26/2018	Days Since Last Ach:	1148
Total Current Principal:	\$1500.00	Last Payment Amount:	\$85.84
Maximum Tradeline Principal:	\$0	Second Last Payment Disposition:	N/A
Maximum Total Principal:	\$2000.00	Second Last Payment Amount:	0
Maximum Tradeline Principal PaidOff:	\$0	Third Last Payment Disposition:	N/A
MaximumTotalPrincipalPaidOff:	\$0	Third Last Payment Amount:	\$0
Total Unique Member Tradelines:	N/A	Total Ach Debit Attempts:	0
Days Since Last Tradeline:	1159	Last Return Reason:	R01
TotalRecoveries:	0	Last Return Message:	Account Closed
		Last Account Transaction Status:	N/A

Consumer Stability

	1 D	3 D	7 D	14 D	30 D	60 D	90 D	120 D	180 D	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr
Name	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Address	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Home Phone	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Work Phone	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Cell Phone	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Email	1	1	1	1	1	1	1	1	1	1	1	1	1	1
BankAccABA	1	1	1	1	1	1	1	1	0	1	1	1	1	1

Inquiries Attributes

	1 D	3 D	7 D	14 D	30 D	60 D	90 D	120 D	180 D	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr
Unique Member Inquiries	0	0	1	2	0	2	2	2	2	3	3	3	3	3
Application Inquiries	0	0	1	2	2	2	2	2	2	3	3	3	3	3
Vendor Inquiries	0	0	1	2	2	2	2	2	2	3	3	3	3	3

Payment Attributes

	1 D	3 D	7 D	14 D	30 D	60 D	90 D	120 D	180 D	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr
AchReturns	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NSFRReturns	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NonNSFRReturns	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ach Debit Attempts	0	0	0	0	0	0	0	0	0	0	0	0	0	0
First Payment Returns	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payments Completed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payments Returned	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Tradeline Attributes

	1 D	3 D	7 D	14 D	30 D	60 D	90 D	120 D	180 D	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr
Chargeoffs	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Chargeoffs	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Predicted Chargeoffs	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Active Tradelines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Active Tradelines Computed	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Opened Tradelines	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Credit Inquiries

Date of Inquiry

Member Name

1/3/2021

Super Lender Usa

1/5/2021

Cool Lender

Tradelines

1 Power Finance Texas

Tradeline Status:
Open Date:
Closed Date:
Last Payment Date:
Last Return Date:

ACTIVE
10/26/2018
N/A
5/14/2018
N/A

Loan Amount: \$300.00
Last Payment Amount: \$37.94
Last Payment Disposition: COMPLETE
Total Debits: \$1.00
ABA: 122105278
AccountLast4: 6459

2 Epic Loan Systems

Tradeline Status:
Open Date:
Closed Date:
Last Payment Date:
Last Return Date:

DELINQUENT
5/14/2018
N/A
5/14/2018
5/14/2018

Loan Amount: \$100.00
Last Payment Amount: \$89.56
Last Payment Disposition: RETURNED
Total Debits: \$0
ABA: 122105278
AccountLast4: N/A

3 Epic Loan Systems

Tradeline Status:
Open Date:
Closed Date:
Last Payment Date:
Last Return Date:

CLOSED
5/14/2018
5/15/2019
5/14/2018
5/14/2018

Loan Amount: \$100.00
Last Payment Amount: \$89.56
Last Payment Disposition: RETURNED
Total Debits: \$2.00
ABA: 122105278
AccountLast4: N/A

* Data Sourced By Equifax

TWN = Data Sourced From Equifax Workforce Solutions

DX = Data Sourced From DataX Credit Report

Notices

1 - Id Scan Is Not A Consumer Report. Client May Not Use Id Scan As Part Of Its Decision-making Process For Determining An Individual's Eligibility For Any Credit Or Any Other Purpose Authorized Under The FCRA.

2 - SSN Affirm Is Not A Consumer Report. Client May Not Use SSN Affirm As Part Of Its Decision-making Process For Determining An Individual's Eligibility For Any Credit Or Any Other Purpose Authorized Under The FCRA

Disclaimer

1 - The Department Of Defense ("DOD") Covered Borrower Data ("data") Is From The Defense Manpower Data Center ("DMDC") By Way Of Contract Between Equifax Information Services LLC ("equifax") And DOD. All DOD Data Is Used And Stored By Equifax In Accordance With Its Legal And Contractual Obligations. The DOD Data Is Not Part Of Equifax's Nationwide Credit Database, And Equifax Is Required To Maintain The DOD Data Separate From And Not Commingled With Any Credit Data Maintained By Equifax.

The Work Number Disclaimer - Data in The Work Number is consumer report data, which is governed by the Fair Credit Reporting Act. The Work Number is a database owned and operated by TALX Corporation, provider of Equifax Workforce Solutions. The Work Number data is separate from and is not commingled with any credit data or other data maintained by TALX Corporation or other Equifax affiliate.

DATA X Disclaimer -The following data comes from DataX Credit Report, a database owned and operated by DataX LLC, an Equifax company.

End of Report Equifax and Affiliates - 5/10/21

Equifax Information Services LLC,
P O BOX 740241, Atlanta, GA, 30374-0241,
1-888-EQUIFAX
www.equifax.com